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Organized 1855

The Girard Fire & Marine Insurance Company
Organized 1852

National-Ben Franklin Fire Insurance Company
Organized 1866

The Concordia Fire Insurance Co. of Milwaukee
Organized 1870

Milwaukee Mechanics' Insurance Company
Organized 1852

Royal Plate Glass & General Ins. Co. of Canada
Organized 1906

The Metropolitan Casualty Insurance Co. of N.Y.
Organized 1874

Commercial Casualty Insurance Company
Organized 1909

Pittsburgh Underwriters - Keystone Underwriters

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Foreign Department
111 John St.
New York 7, New York

Canadian Departments
445 Bay St., Toronto, Ontario
404 West Hastings St., Vancouver, B. C.

Southwestern Dept.
912 Commerce St.
Dallas 2, Texas

Pacific Department
220 Bush St.
San Francisco 4, Calif.

BUY MORE BONDS - - AND KEEP THEM

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THURSDAY, JULY 12, 1945



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Reverse Ware Case, Countersignature Law in Ida. Upheld

**Appeals Court Judges
Hold S.E.U.A. Decision
No Bar to Such Statutes**

The Idaho countersignature law, held invalid by the federal district court in the famous Ware vs. Travelers case as a result of the Supreme Court's decision in the Southeastern Underwriters Association case that insurance is commerce, has been upheld by the federal circuit court of appeals for the ninth district.

The three-judge court in its opinion, states that it saw "no good reason for the holding" of the lower court that Idaho statute was in conflict with the commerce clause.

"The court in the Southeastern Underwriters Association case pointed out that, for constitutional purposes, certain activities of a business may be intrastate while other phases of the same business may be interstate," the opinion continues, quoting the following passage from the S.E.U.A. opinion: "There are other activities which though subject to federal regulation are so intimately related to local welfare that in the absence of congressional action, they may be regulated or taxed by the states."

Tied Up With State Program

The circuit court of appeals opinion then says that a survey of the Idaho laws relating to the business of writing workmen's compensation and employers' liability insurance, the type of coverage involved, "makes it clear enough that such activities and the local servicing of policies of that character are intimately bound up with the state's program for the security and welfare of workmen."

As to Travelers' contentions that the Idaho statute did not apply because the coverage was written outside the state, that the phrase "full commission" means nothing in a situation where no agent has received a commission, that the statute is not to be read into Ware's contract, and that Ware could and did waive any assumed right of recovery, the court refused to take a position, on the ground that the court below had not passed on them.

The circuit court of appeals cites the Supreme Court decisions in *Osborn v. Ozlin*, 310 U. S. 53 and *Holmes v. Springfield Fire & Marine*, 311 U. S. 606, involving statutes similar to that of Idaho, and did not indicate that the S.E.U.A. decision had invalidated them.

Because of the widespread interest in the case, the National Board of Fire Underwriters has bulletined the opinion to its membership.

The case was brought by Eugene H. Ware, local agent in Kootenai county, Idaho. Pending the appeal he died and Mary S. Ware, his executrix, was substituted in his stead. Ware purchased an agency that had a contract with Travelers. In 1942, Travelers wrote compensation, liability and automobile policies for the Walter Butler Co. to cover its operations in the building of the Farragut Naval Station. These policies were countersigned by Mr. Ware and he sought to recover a percentage of the premiums earned and collected

Bars Repair and Replace Cover in Bay State

BOSTON—The Massachusetts department has issued an order to the Associated Factory Mutuals calling upon those companies to discontinue the writing of "repair and replace insurance." The factory mutual companies have been writing the line in various states in which they do business, indemnifying assured in the event of loss for the full replaced value of damaged property if the assured actually rebuild or replace.

Commissioner Harrington, taking the stand that he cannot approve the form because of the provisions of sections 96 and 99 of the insurance law, issued the stop order. A hearing was asked by the companies and was held the past week before First Deputy Edmund S. Cogswell, representatives of the factory mutual companies presenting their arguments.

Deputy Cogswell is now considering the evidence and information submitted at the hearing and law cases relating to the subject.

While permitted in other states the Massachusetts department contends that section 96 of the state law which prescribes that a company shall not be liable beyond the actual value at the time of loss and section 99 which prescribes that a company shall not pay a loss exceeding the value at the time of the loss is a bar to the payment of "replacement" values.

The question is one of several which have arisen in the state due to the fact that doubt has arisen as to how far factory mutual companies, because of their distinctly different methods of doing business, are amenable to the Massachusetts insurance act. It has sometimes been maintained that the factory mutuals are not carrying on a strictly "insurance" business and at legislative hearings even the insurance commissioner has admitted that at times he has been puzzled as to the actual extent of his authority over such companies which operate on a deposit basis.

Mr. Cogswell is expected to hand down his decision in about 10 days.

Two Michigan Tax Suits Set for Trial Aug. 8

LANSING, MICH.—Judge Leland W. Carr of Ingham county circuit court has set Aug. 8 for trial of the suits attacking Michigan's premium tax law, brought by Prudential, with Pacific Mutual Life as intervenor, and Massachusetts Mutual Life. They allege that taxation of non-resident carriers' premiums while exempting those of Michigan-domiciled insurers is an unlawful discrimination and constitutes an unconstitutional burden on interstate commerce.

When the suits were filed the Michigan legislature was considering bills to alter the premium tax law by imposing a uniform 2% tax on both resident and non-resident insurers and to repeal the state's retaliatory law. Neither measure got out of the senate taxation committee.

on those policies on the basis of the resident agent's statute of Idaho.

General Counsel Frances W. Cole of Travelers indicated to THE NATIONAL UNDERWRITER Monday that no decision had been reached as to whether the case would be appealed. The company has 25 to 30 days in which to file a motion for rehearing. If it decides to appeal, it would have to ask for a writ of certiorari from the U. S. Supreme Court.

Insurers Lose Another Round in Old Mo. Battle

Special Commissioner John H. Windsor, who has been confined to Fitzsimmons General Hospital, Denver, for the past year, has submitted his report to the Missouri supreme court finding that the "proof sustains the allegation" in the quo warranto proceedings brought in 1939 by Roy McKittrick, then Missouri attorney general, against 122 stock fire companies. The hearings before Commissioner Windsor continued over a period of some three years and the testimony runs to more than 35,000 pages. His report consists of only eight pages.

The Missouri supreme court will now docket the case for a hearing in the same manner as an appeal and Windsor's report will be considered in the final disposition of the case. The report is merely advisory.

Windsor was authorized to make the report in general terms under a stipulation filed with the supreme court by Attorney General Taylor of Missouri and Homer Berger of Kansas City, counsel for the insurance companies. McKittrick charged the companies with fraud and corruption in connection with the settlement of the old Missouri fire insurance rate case. He also charged the companies with entering into an agreement to regulate insurance premiums in violation of the state anti-trust laws.

McKittrick conducted interminable hearings and a great mass of material of a highly technical nature was introduced. It became apparent that McKittrick was disappointed in not being able to get documentary evidence to establish sensational headlines. The Missouri newspapers that started out to cover the hearings finally called off the reporters and the case bogged down. It was then that McKittrick induced the U. S. attorney general to engage in the anti-trust prosecution that eventuated in the S.E.U.A. decision. McKittrick wanted to make it appear that he had carried the torch as far as he was able to but was blocked by state lines and that he was handing the torch to the U. S. Attorney General. He subsequently ran for U. S. Senator in Missouri and was defeated last fall.

Commissioner Windsor found that the statute of limitations did not bar prosecution of alleged violations of the anti-trust laws. The commissioner found that the evidence sustained the charges that the fire companies participated in the corruption and bribery that led to the fire rate compromise in 1935 involving the payment by the late Charles R. Street of Chicago of \$440,000 to the late Thomas J. Pendergast, Kansas City Democratic leader, to bring about the settlement.

He also found that the evidence sustained the charge that the companies had entered into a pool, trust or combination to fix and control rates in violation of the anti-trust laws and that they had violated the Missouri rating law.

Also he found that the companies in March, 1938, as members of the Missouri Inspection Bureau had retained for legal work Boyle G. Clark with the knowledge that Mr. Clark was employed by the then insurance superintendent, George A. S. Robertson, and that the retention of Mr. Clark was in violation of the law prohibiting the insurance department from employing any person who is an officer, agent or employee of an insurance company or association.

Windsor made no recommendation as to what penalties should be imposed and his report made no detailed discussion of the evidence, on which he based his findings.

No. America Offers Wave Damage Cover on N. J. Dwellings

**E. C. Endorsement Used
with \$100 Deductible—
Also Applies to Wind**

North America has taken the initiative of offering wave damage insurance in New Jersey where the agitation surrounding the fact that windstorm insurance excludes this type of damage has been the most pronounced. The organization companies have been giving consideration to furnishing such protection ever since the time of the eastern seaboard hurricane last fall. Just after the storm occurred Governor Edge of New Jersey who had witnessed the destruction, addressed a meeting of the New Jersey Association of Insurance Agents at Trenton and severely criticized the fire insurance companies for the position they were taking on wave damage liability. Governor Edge apparently was not well posted on the terms of the policy and his criticism was impetuous but nevertheless he did put the fire insurance business on the defensive and a great deal of study has been given as to how the protection might be offered and the exclusion of coverage emphasized so as to minimize the danger of the assured being jolted after a loss to find that he was not insured.

Limited to Private Dwellings

The North America insurance will be limited to private dwellings in New Jersey. It will be offered only as an endorsement to extended coverage and will be subject to a \$100 deductible which will apply also to the straight wind cover. It will not be possible for the assured to get wave and tidal water cover as an endorsement to straight windstorm insurance.

North America's filing has been approved by the New Jersey insurance department.

President John A. Diemand of North America in a letter to agents pointed out that there has been a demand by New Jersey residents for insurance against the perils of waves and overflow of tidal waters. "It gives us great pleasure to inform you," he wrote, "that in keeping with North America practice, we are now in a position to recognize this need."

The necessary data is being prepared as rapidly as possible, he declared.

The company will require an application signed by the insured providing details of the risk. This will be required for rating and acceptance or rejection at the head office. On account of the severe underwriting problem North America cannot extend binding privileges to any agent and its acceptance will be carefully selected and limited to what the underwriters believe are insurable risks.

Phraseology of Extension

Risks will be considered in the order of receipt of applications and preference will be given to present North America policyholders.

"It is our purpose to make this new venture a sound one," Mr. Diemand declared, "from the standpoint of our policyholders and the company. We feel

(CONTINUED ON PAGE 27)

Chavanne, Pepich Form New Chicago Class 1 Agency

Two prominent Chicago agency men—John J. Chavanne and Stephen T. Pepich—it is reported, have completed arrangements to open a new class 1 metropolitan supervising agency in the Board of Trade building, Chicago, within a few days. It is understood Mr. Chavanne will be president and treasurer and Mr. Pepich vice-president and secretary. They will be sole general agents for the entire state of Illinois for Anchor Casualty of St. Paul. Their other company representations, it is understood, are in process of being completed.

Both of the principals have been identified with Fred S. James & Co. at Chicago, Mr. Chavanne having been a producer there for the past 1½ years and Mr. Pepich as manager of the Cook county fire department for the past two years.

National Board Experience

Mr. Chavanne after graduating from Cornell, went with the National Board at New York as an engineer. He later joined North British & Mercantile and was assigned to the Minnesota field as engineer. During his years in Minnesota he formed a close friendship with Henry Gutthunz, now president of Anchor Casualty, and the relationship of Anchor with the new Chicago agency is to be very close. Mr. Chavanne was connected for a time with Marsh & McLennan at Minneapolis as an engineer and then went with the R. M. Neely Co. agency at St. Paul and had a one-third interest in that organization. His next move was to the Eliel & Loeb agency of Chicago and he was connected with them 15 years. At the time he left to go with Fred S. James & Co. he was a vice-president.

Mr. Pepich started as a special agent in Cook county for North America, then served in a like capacity for Commercial Union, was connected with the Critchell, Miller agency of Chicago 12 years in the fire insurance department before going to Fred S. James two years ago. He is a director of Aeolian Choral Club and several other musical organizations.

Maine Is the Only Non-P.P.F. State

With the authorization of the personal property floater in Massachusetts effective Jan. 1, 1946, Maine is the only state which has not approved this coverage. It is hoped that Maine will soon join the ranks because it is a popular resort and many people maintain summer residences there, thus creating a demand for the PPF.

Wind-Hail Losses in West About 25% Above 1944

Windstorm and hail losses in the middle western field this year are running at the rate of about 25% in excess of the 1944 season. Although the figures are decidedly tentative at this time Western Adjustment in response to an inquiry, estimates that if the losses continue throughout this season at the rate that has prevailed so far that organization will handle about 125,000 wind and hail losses this year as compared with 100,000 last year.

The storms were widely scattered and there have been a number of repeaters. For instance, just the other day there was a storm at Quincy, Ill., which was the third storm of the year in that city. The latest storm has produced more than 2,000 losses. Also there was a repeater at Cairo, Ill., the last one having already brought in about 2,500 losses.

N. Y. 1943 Policy Is Adopted in Conn.

HARTFORD—Commissioner Allyn in reviewing new insurance legislation in Connecticut stresses especially the action made necessary by the S.E.U.A. decision and public law 15.

In addition, the New York 1943 standard fire policy was adopted for use in Connecticut, effective Oct. 1.

One of the most important measures enacted was that revising the tax laws applicable to non-resident and foreign insurers. Formerly the state had been leaning entirely on reciprocal or retaliatory laws to collect taxes from companies of other states on their Connecticut business. Now it was deemed necessary in order to protect tax revenues to impose a specific premium tax on non-resident companies. The sections of the law governing fees payable by companies and their agents, as well as by fraternal benefit societies, were also revised to remove discrimination.

Another measure removes any question as to the authority of officers and directors of domestic insurers to exercise their discretion in approving the payment of taxes imposed by Connecticut and other states.

Establish Rating Supervision

The insurance department is given more positive jurisdiction over rating organizations and rates on most of the fire and casualty lines. Filing of casualty and fire insurance rates with the department is required on and after Oct. 1, but approval is not necessary prior to July 1, 1946, in the case of fire rates, nor before Oct. 1, 1946, for casualty rates. Certain lines such as marine, aviation and health and accident are not at present affected. Provision is made for filings through licensed rating bureaus, or by the companies on their own behalf. All rates must be reasonable, adequate and not unfairly discriminatory. Provision is made for appeals to the commissioner by rating organizations, companies and by the public at large. The commissioner must examine each rating bureau at least once in five years or may accept the report of examination by the insurance commissioner of another state.

Other Anti-Discrimination Acts

Other laws make domestic as well as non-resident and foreign companies subject to annual licensing; provide for publication and suspension of company licenses without discrimination; make the statutory liability for negotiating a contract of insurance in this state in behalf of an unlicensed insurer applicable to all companies, whether domestic, non-resident or foreign.

Domestic stock fire and casualty insurance companies are permitted to write participating as well as non-participating policies.

Another bill permits the writing of so-called family group hospital or medical policies, which companies have heretofore been barred from writing in Connecticut.

Reference also is made to an act, resulting from the Hartford circus fire, under which any circus, carnival or other portable show or exhibition presented out of doors or under a tent or other portable shelter involving the assembly of 100 or more persons must secure a license from the commissioner of state police and furnish proof of financial responsibility to satisfy claims for damages on account of any physical injuries or property damage which may be suffered by any person by reason of any act or omission on the part of the owner, his agents or employees, in such amount, character and form as the insurance commissioner determines to be necessary.

Utah Agents' Meeting

The annual meeting of the Utah Association of Insurance Agents will be held at the Ben Lomond hotel, Ogden, Aug. 27-28.

T. T. North Changes Setup; E. J. Fahey V. P. and Manager

Thomas T. North Adjustment Company of Chicago, which is now entering

its 35th year, has been incorporated as Thomas T. North, Inc., with Mr. North as president and treasurer; George W. Nelson, who has been with the organization 20 years, as secretary and Edward J. Fahey, newly associated with the office, as vice-president and manager. Mr. Fahey is completing his 18th year in the insurance claim field and has resigned as claims manager for the Kemper group for central Illinois and eastern Iowa with headquarters at Peoria to join the North organization.



Edward J. Fahey

Mr. Fahey graduated from DePaul University college of law. Before entering DePaul he was employed in the law office at Peoria of John E. Cassidy who handled much insurance company defense work and later became Illinois attorney general. After graduating from DePaul Mr. Fahey went with the Kemper organization at Chicago as an outside liability claim adjuster. He continued in that work from 1929 to 1934 and then for four years was an examiner of claims at the head office. In 1938 he was appointed claims manager at Peoria.

The North organization was started originally to specialize in the automobile field by Mr. North who had previously been with London & Lancashire. It developed into one of the principal automobile claims offices of the city and later expanded into other fields. Presently the casualty claims constitute a major part of the activities.

Mr. Nelson went to the North organization from the automobile department of Fireman's Fund and he is in charge of the automobile department of T. T. North, Inc.

North America Issues First Policy on Silkworms

What is believed to be the first fire and extended coverage policy of its kind ever issued in this country was written recently by North America, through the Orval W. Shore agency of Mineral Wells, Tex. It covers millions of silkworms being cultivated among 130,000 white mulberry trees at Mineral Wells.

The profitable production of silk through the silkworm has always been impossible in this country because it was not possible to compete with the cheap Japanese labor. It was proved that the silkworm could be raised successfully, but the winding of the silk threads from the cocoon entails about eight reeling processes, which are done by hand by the Japanese.

However, an automatic reeling machine for unwinding the cocoons into skeins or on spinners for bobbins has been invented and patented in this country. It is now in practical use and one American girl with a 20-basin machine can produce as much silk each week as 20 Japanese girls can do by hand.

Butler Insurance Course

INDIANAPOLIS—With the appointment of Dr. Robert I. Mehr, assistant professor of economics at the University of North Carolina, as associate professor of business administration at Butler University, specializing in insurance, Butler University is announcing a new insurance curriculum, prepared with the advice and counsel of the General Agents & Managers Association of Indianapolis and other insurance groups.

Brazilian to Send Students to U. S. A. for Insurance Work

Rodrigo de Andrade Medicis, Rio de Janeiro, technical director Reinsurance Institute of Brazil, visited Chicago last week and made arrangements for a member of his organization to study at Illinois Institute of Technology next year. Accompanied by Senhora Medicis, he is on an extended trip studying insurance conditions and methods in both hemispheres. He visited Mexico and the leading countries of South America before arriving in San Francisco recently.

After leaving Chicago, Snr. Medicis visited the home office of Lincoln National Life at Fort Wayne, before going to New York. He expects to leave for Europe later in the summer, visiting England, France, Switzerland, Spain and Portugal before returning to Brazil about Nov. 1.

Function of Institute

The Instituto de Resseguros do Brasil handles all reinsurance in the country, dealing with eight domestic companies and about 18 foreign insurers. Stock of the Institute is owned partially by the domestic companies and partly by the Brazilian government. In addition to its reinsurance work, the Institute also acts as a rating bureau and supervisory organization, prescribing forms, rate schedules and other matters for all companies operating in Brazil. It also issues a number of insurance publications.

Snr. Medicis is very anxious to bring American and Brazilian insurance interests closer together and one of his most important plans is for Brazilian insurance men to study in the United States. His fire insurance plans call for a student to take the fire protection engineering course at Illinois Tech. Then the student will get experience directly on mining, cotton and lumber lines in different parts of the country. When he returns, Snr. Medicis plans to send one or more men after him. He hopes to work out similar arrangements for life and casualty insurance, so that there will be two or three Brazilian insurance students constantly in the United States.

While in Spain, Snr. Medicis plans to devote much of his attention to credit insurance, which he says has been developed there more intensively and on a different basis from other countries.

Name Newark Insurance Men as Veterans Advisors

NEWARK—A number of prominent insurance executives have been named on the newly created advisory council of the Newark Soldiers & Sailors Municipal Aid Bureau, to give advice when needed in specialized fields: Business industry employment, Col. Franklin D'Olier president of Prudential; government insurance allotment, Joseph M. Byrne, Jr., Joseph M. Byrne Co., general agents, and John B. Rooney, assistant secretary Commercial Casualty and Metropolitan Casualty; welfare, Dr. William R. Ward, medical director Mutual Benefit Life; civic clubs, Herbert N. Hutchinson, Newark manager of American Surety and New York Casualty; administrative, legislative and civil service, Col. William H. Kelly, former New Jersey commissioner.

Recall Roberts' Nonparticipation

WASHINGTON—Justice Owen J. Roberts, who retires from the Supreme Court, did not participate in consideration of the Southeastern Underwriters Association and Polish National Alliance cases, involving the question of insurance as commerce, decided by the court last summer. He was reported as having formerly represented certain insurance interests or having a financial interest in the business.

Chicago Salvage Co. Volume 3 Times That of 1941

Soy Bean Recovery Was Largest Operation in History

When Underwriters Salvage Company of Chicago is doing a flourishing business it usually spells bad news for the fire insurance companies in the 13 states in which the Chicago salvage company operates. And the salvage company has been handling three times as much volume as it did in the pre-war year of 1941. A gleam of hope for the fire companies, however, may be found in the observation of Marvin Brownlow, general manager and John MacGregor, assistant general manager, that there has been a distinct dropping off in new salvage for the past six or eight weeks. But the salvage company gets very little merchandise from windstorm and hail losses and that is where the fire insurance companies' money is going just now.

Mr. Brownlow and his organization just recently completed the largest salvage operation in the history of the company and excellent results were obtained. This was disposing of the soy beans that were in the Rosenbaum grain elevators at Chicago that were involved in the loss last December. The sound value of the grain at the time of the loss was \$2,159,036 and the net recovery was \$1,088,033.

Beans Became Frozen

The salvage company encountered unusual difficulty in this undertaking. Just after the loss occurred, snow began to fall and the sodden mass of beans became frozen. At first it was believed that the damage was confined to the beans in the wooden head house where the fire occurred and that the beans in the adjoining steel tanks were not involved. However it was discovered that water had filled the tunnel leading from the steel tanks to the head house and through capillary action much of the grain in the steel tanks had become affected by moisture. The tunnel was pumped out several times but in a few hours afterward it was full again. It was necessary to build a leg at the opposite end from the head house and remove all the grain from the steel tanks.

Grain Bought for Fertilizer

At first the most badly damaged grain was being sent to a dump at a cost of \$50 a car to the salvage company. Shortly however, a buyer was found for the grain in this condition, he desiring to use it for fertilizer and he paid \$50 a car for it. The beans were sold at various prices ranging from \$50 a car to \$4,500.

The salvage company has been handling all the major grain losses in its territory during the past two years and the management has acquired a great deal of useful information.

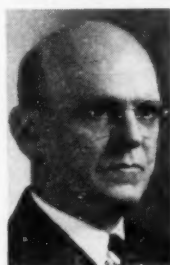
Man Power Shortage

The salvage company is suffering from a severe man-power shortage, is operating with fewer employees than ever despite the fact that its volume is at an unprecedentedly high level.

The six story head office building of the salvage company is always filled to capacity and three other warehouses in Chicago are being used. In addition to insurance company salvage the company is handling uninsured contract mer-

New S.E.U.A. Head

Caspar S. Whitner, associate manager of the southern department of Hartford



Caspar S. Whitner

In 1920, he was made agency superintendent.

In 1935 he was promoted to assistant general agent, and in 1936, became associate general agent, the latter title being changed to associate manager in 1939.

Overseas Communication Time Now Cut in Half

Removal of censorship and closing of the British Insurance Communications Office, BICO, has greatly expedited the business dealings of brokers in this country with London Lloyds. Both mail and cables reach their destination now in about one-half the time that was taken when censorship was in force and BICO was operating. Lloyds brokers in Chicago say that until now they have been allowing about 60 days for a round trip by mail and about 40 hours by cable. Today round trip by mail takes only about 25 days and round trip by cable about 25 hours. They have been surprised occasionally to get cable responses to air-mail letters in as few as five days from London.

chandise for the army and navy. This is sold by sealed bids.

Prices as might be expected, are strong and buyers are plentiful.

It might be supposed that merchants these days that suffer fire loss would be anxious to retain their merchandise, particularly that which is in short supply, and dispose of it themselves. However, many merchants are appalled at the prospect of conforming to the various government regulations and particularly at the necessity of getting ration points for stock that has been subjected to fire and water damage. They are perfectly willing to relieve themselves of the whole problem by turning their stock over to the salvage company.

The government regulations have multiplied the paper work of the salvage company to a considerable extent. Grocery stocks particularly are more difficult to handle and ration points must be obtained for rationed articles the same as if they were new. The only exception is in connection with shoes. Damaged shoes may be sold unrationed. Mr. Brownlow undertakes to lean over backwards in sorting the shoes as between rationed and unrationed and the OPA has been so satisfied with his policy that it merely sends an inspector over occasionally to enjoy a sociable drink of Coca Cola with Mr. Brownlow and Mr. MacGregor.

In a room adjoining the general offices of the salvage company is a refrigerator that is always stocked with Coca Cola and business callers always end their visits there. Mr. Brownlow and Mr. MacGregor lay claim to being the largest coke consumers north of the Mason-Dixon line.

The salvage company handles quite a volume of railroad and truck losses. To the surprise of the management the transportation problem has not been difficult during the war period either in respect of incoming merchandise or outgoing. The salvage company undertakes to expedite outgoing shipments as well as incoming.

Army Citation for National Board Is Presented

WASHINGTON—Presented to W. E. Mallalieu, general manager National Board, at WMAL broadcasting station here Saturday evening was a War Department and army citation for the board's fire-prevention activities and services to the army. A similar citation was given by the navy to the National Board a year or more ago.

The army citation, signed by Secretary of War Stimson, was presented to Mr. Mallalieu by Lieut. Gen. Reybold, chief of army engineer corps.

It is stated the board employs 112 fire prevention engineers in the field, acting as consultants with army engineers. The latter are reported to have 2,000 pieces of fire fighting equipment and 20,000 fire fighters at army installations of all kinds.

Second Only to Fire Power

Lt. Gen. Reybold said: "Fire protection and fire prevention are prime factors of military operations, almost as vital as fire power itself. Promotion of maximum fire prevention practices and maintenance of minimum requirements are a part of military strategy. Failure to supply adequate and immediate means of such protection may determine the success or failure of any campaign."

"Back in the early days of the war when we were assembling, and training our army and building our military establishments, every minute, every man, every piece of lumber, every gun and bullet, every plane and bomb, every drop of gas, and every stick of high explosive were worth their weight in gold. To have suffered a severe fire loss in any particular, would have been a disaster of the first magnitude."

Equipment Appeared Overnight

"I recall vividly, a request that came to my desk two days after Pearl Harbor. It was for 100 pieces of fire equipment with all appurtenances to be dispatched to the Pacific in less than two weeks. There wasn't that much mobile equipment in all America that we could requisition. Only five fire trucks were on the assembly lines and those were on priority orders, but when the boat sailed there were 100 pieces of fire equipment and all appurtenances aboard. Week after week, requests poured in from overseas commanders. Those orders were filled on time."

Early Day Request Recalled

"I also recall many other instances when it seemed that our mushrooming military establishments would be utterly without fire protection. And overnight there appeared great quantities of sprinkler systems, extinguishers of all kinds, axes, ladders, hose, pump tanks and even municipal fire trucks. Certainly, we could not have done all this without the counsel and leg work of the top-flight fire engineers you (the National Board) placed at our disposal."

"I wish to single out those men who made the thousands of surveys and inspections and were on the job developing new and better equipment. Your cooperation has contributed much to a record that will stand out in the pages of fire prevention history."

Raise Question of German Insurance Administration

WASHINGTON—Who will administer the insurance industry in Germany? That question remains unanswered here. Some time ago the possibility of having an American representative on the allied control commission to deal with insurance matters in Germany was suggested. A recommendation is understood to have been submitted that a well known insurance man in the armed forces be given the assignment, but this has not been done.

(CONTINUED ON PAGE 11)

Collections Now Reported in Very Good Condition

Some Needed Reforms Are Being Advocated by Some Companies

Chief accountants of insurance companies report that agency collections at this time are very satisfactory. There are comparatively few delinquents. Those agents that are willing to work and take advantage of their opportunities have no difficulty in getting business. They have made good money and if they are shrewd business men and careful in their budgeting they are able to meet their company accounts without delay. It is found that in this connection that often the most successful collectors of premiums from assured are the most backward in paying their companies.

In recent years officials have been giving more thought and attention to the collection system and the problems involved. They desire if possible to reduce the great rush in November when companies are endeavoring to collect all outstanding balances that are due. The pressure at that time is tremendous. Field men are forced to resort to all sorts of expedients to get their money, there is a constant whip being lashed at head or department branch offices so that overdue balances will be reduced to a minimum.

Semi-Annual Program

An effort has been made from time to time to persuade companies to get at least on a semi-annual basis in their collections. By that is meant that at the end of six months all balances should be in shape. It is found that the third quarter is the most difficult from a collection standpoint, that being due undoubtedly to the fact that June, July, August, and part of September are vacation months. The agents do not put forth the effort that they do in other parts of the year in getting premiums collected. Companies that have adopted the semi-annual program find that much can be accomplished and considerable of the burden lifted from December. This frees the field men from the heavy work of December.

A few companies have gone still further and have adopted the quarterly basis for general round up of collections. This still further decreases the hounding necessary in December to get accounts paid. There are not sufficient companies, however, that will agree to adopt the quarterly system. If that were more general the agents would be in far better shape and they would not be harassed at the close of the year.

Constant Vigilance

A number of companies have come to the conclusion that it pays to keep up collections all the time and not allow delinquents to accumulate. Those who are very watchful and acquire prompt payments usually get their money while those that are lenient are put aside.

Executives have noted that companies that are weak in their underpinnings and feel that they must bolster up their cause adopt a very liberal credit policy with agents, thinking by that means they win their favor and also a larger share of the business. However most companies find to their sorrow that this policy is a very deceptive one and is likely to lead to all sorts of trouble.

Executives who have given the subject much thought opine that the paying of companies is largely a matter of

education of the agents and insistence that obligations be paid on time. This was emphasized very emphatically when the war damage insurance was on. Cash had to be pinned to the application. No application could be sent in without the money. Therefore the public did not hesitate to pay at once. Life insurance is on strictly a cash basis. No policy is delivered unless a remittance is made for the premium or a satisfactory note is arranged. Hail insurance is another example of how agents meet their obligations promptly when they have to. Agents representing hail companies know that remittances must go forth. They do not question the demand. Yet the same agents writing fire and allied lines will delay payment and make all sorts of excuses. There is great waste in these delays and delinquencies.

Report Fischer to Be U. S. Commerce Committee Head

It is understood that the appointment of a new insurance committee of the U. S. Chamber of Commerce has been nearly completed and that Chester O. Fischer, vice-president of Massachusetts Mutual Life will be the new chairman.

James L. Madden, third vice-president of Metropolitan Life, who was at one time manager of the insurance department of the U. S. Chamber, has been the chairman of its insurance committee. Mr. Fischer is a director of the U. S. Chamber, having been elected from his region and not as a direct representative of the insurance industry.

Mutuals Ponder Three U. S. Acts

The mutual fire and casualty group that is studying the Robinson-Patman, Clayton and federal trade commission acts in the light of the S.E.U.A. decision is meeting at the Stevens Hotel, Chicago, this week. They will be in session through Friday. Chase Smith, National Retailers Mutual, is chairman of the group which is a subcommittee of the federal legislation committee of American Mutual Alliance.

According to the time table, the various industry groups were to have studied these matters individually up to July 15, and exchange with each other the results of their research. Then there is to be a meeting of the entire industry group sometime before the middle of August. A. V. Gruhn, American Mutual Alliance, is chairman of the entire industry group.

Clarify WDC Philippines Stand

H. J. Klossner, president of War Damage Corp., has prepared a statement on the war damage claims in the Philippines. He points out that WDC never provided premium paying insurance for the Philippines. The free insurance from the period Dec. 6, 1941, to July 1, 1942, was applicable to the Philippines. Pending a general survey of war damage in the Philippines, an appraisal of total values involved, determination of funds available for the purpose and possible further action by Congress, it is impossible, Mr. Klossner declared, to state the extent to which compensation may be granted by WDC or otherwise for damage in the Philippines area.

WDC has prepared a special proof of loss for Philippine claims (WDC-PL form No. 2 May, 1945). These will be supplied in quadruplicate to any claimant upon application. Mr. Klossner's letter was addressed to fiduciary agents and claims service offices of WDC.

The committee on war damages of the Filipino rehabilitation commission met recently and instructed the commission secretary to gather data on war damage in the Philippine Islands for use of the committee and the commission. This is expected to be a considerable job.

If and when the rehabilitation commission, or its committees, or the House or Senate committees on insular affairs decide to take up the subject of Philippine war damage and/or other insurance problems, and what to do about them, including possible consideration of Senator Taft's bill to extend WDC coverage to the Philippines, it is understood that the Philippine American Chamber of Commerce, New York, wants presented for consideration the following matters: "Are local insurance companies providing fire insurance, typhoon and earthquake insurance and other insurance coverages which were available prior to the war. What about war risk insurance for goods after they land in the Philippines."

The chamber wanted these matters presented to the Senate committee on insular affairs some time ago, but the hearing on the Taft bill was limited.

The U. S. Chamber of Commerce states that "reports indicate that war damage in the Philippines will retard trade with the Islands to a considerable degree. Inter-island shipping has been largely eliminated, and the harbor and wharves of Manila are limited in use. Warehouses have been destroyed and there is no protection for shipments subject to weather damage."

Sleeping Car Restriction Will Affect Travel

Insurance men will be more or less discommoded by the new rule abolishing sleeping car accommodations within 450 miles of destination. It has been the custom of some field men when they reach a distant place in the state to leave their automobile in a garage, take a sleeper home on Friday night, returning in the same way Sunday or Monday nights. This now cannot be done, of course, if the distance is 450 miles or less. Where a field man has two or more states he will be obliged to make day trips and that will mean a considerable waste of time. It is almost certain that executives at home and branch offices will cut down their travel considerably in the 450 mile limit. On very important cases they will be obliged to make a trip but if the end can be accomplished by telephone or use of a field man that will be done. Some of the special men who visit local agents will be obliged to do daytime travel all the time. It is a question now whether the companies will call in field men for a conference as often as they have in the past if they are obliged to make daytime trips.

Craft Agency, Warren, Pa., Is 20,000th Member

The Craft Agency of Warren, Pa., has been recorded as the 20,000th member agency firm of the National Association of Insurance Agents.

Leonard F. Whelan, Greenwich, Conn., chairman of the N.A.I.A. membership committee, estimates the total producers and office force represented in these 20,000 agencies to be close to 100,000 persons.

Recording of the 20,000th member agency adds to "what will undoubtedly be the most successful fiscal year's membership gain in the history of the association," Mr. Whelan said. In addition to the reaffiliation of the Ohio association last October with over 1,000 members, other states have registered a combined net increase of 1,584 members, bringing the membership to 20,052 as of July 2.

As the 20,000 mark was approached, New York headquarters marked each membership letter as it was received.

Credit for revised membership activities in Pennsylvania is given to Howell L. James of Erie, chairman of the membership committee. Pennsylvania is out for a goal of at least 1,000 members this year.

The Craft agency is entitled to a free tuition for one of its officers or member of the staff, in the N.A.I.A.'s 100 hour educational program or a choice of three text books.

A meeting will be held at Erie during August at which occasion President W. Ray Thomas of N.A.I.A. and Mr. White will present to the Craft agency an inscribed certificate.

Would Use N. Y. Policy in Mich. Before Effective Date

LANSING, MICH.—Some companies are requesting permission of the Michigan department to start using the New York 1943 standard fire policy in this state before Sept. 6, effective date of the 1945 act legalizing the form in place of the present Michigan standard policy.

Horace B. Corell, deputy commissioner, said it is possible that the department may sanction use of the new form prior to the law's effective date, but only on condition that companies using it would file a letter with the department agreeing not to exploit the broader provisions of the new form for competitive purposes. A definite decision has not yet been made by Commissioner Forbes.

N. Y. Underwriters Trophy

Paul F. Harrington, special agent for New York Underwriters at Seattle, presented his company's perpetual fire prevention trophy for the first time to the Brooklyn Junior Chamber of Commerce, at the annual meeting of state presidents of the U. S. Junior Chamber at Chicago. The new award is presented to the Junior Chamber with the best fire prevention program during the year ending with the annual convention.

Following the Chicago meeting, Mr. Harrington visited the home office of New York Underwriters and returned home by way of San Francisco, where he spent some time in the Pacific department.

Martin Advanced at Syracuse

B. R. Martin has been appointed assistant district secretary at Syracuse of the New York Fire Insurance Rating Organization. He has been with the organization and its predecessor, Underwriters Association of New York State, 31 years and has been in charge of rating and supervision of sprinklered risks in his territory. Before joining the organization he was for 13 years in the field of engineering and designing of fire protection devices. He will have administrative as well as engineering duties in his new post.

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Monte T. Jones
PRESIDENT



KANSAS CITY Fire and Marine

INSURANCE COMPANY

CHICAGO OFFICE:
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KANSAS CITY



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NEWS OF FIELD MEN

Hayes to Minn. for C. & F., Hoiles to Neb.

Crum & Forster has appointed R. R. Hayes as Minnesota state agent.

Mr. Hayes is a product of the western department office at Freeport, having served in the underwriting department there for three years. He was then transferred to Wisconsin as special agent, from there to Nebraska, then to Oklahoma and a year ago back to Nebraska, as state agent. He has been with the organization 13 years and is thoroughly grounded in all phases of insurance, is familiar with all of the underwriting and office routine. He succeeds State Agent Fred J. Dorman, who was recently transferred to the western department office to assume more important duties.

C. H. Johnson, who was special agent under Mr. Dorman, has resigned to join Phoenix of Hartford at Detroit; consequently, an assistant to Mr. Hayes will be announced shortly.

C. E. Hoiles has been appointed state agent in Nebraska to succeed Mr. Hayes.

Mr. Hoiles has been special agent in northern Illinois for the past five years with headquarters at Elgin. He operated his own local agency at Greenville, Ill., for seven years prior to taking up field work.

He will maintain headquarters at 311 Service Life building, Omaha.

Garbutt Resumes Post After War Service: Hatch Changes

C. H. Garbutt has returned from military service and resumed his post as state agent for the America Fore group in Hamilton county with headquarters in Cincinnati. E. B. Hatch, who served in that post while Mr. Garbutt was in service, has been appointed state agent for American Eagle and Niagara with headquarters at Columbus.

R. J. Johnson in La.-Miss. Field for Cotton Pool

Cotton Insurance Association has appointed Robert J. Johnson as state agent in charge of Mississippi and Louisiana. Mr. Johnson succeeds Peyton M.

Harrison, who was recently transferred to Atlanta.

Mr. Johnson has been in the fire insurance business since 1927. He has been special agent in Mississippi for Home. He will continue the association's office in the Tower Building, Jackson, Miss.

Winterbotham in Charge of Planet's Los Angeles Office

Arthur G. Winterbotham has been appointed special agent in charge of the Los Angeles office of Planet, fire affiliate of Standard Accident. He has for some years been in charge of the combined loss department of the Royal-Liverpool groups on the coast.

Mr. Winterbotham started with Liverpool & London & Globe in 1926, serving as assistant examiner, examiner, farm department underwriter and in 1930 was advanced to the position of loss superintendent. With the Royal-Liverpool consolidation in 1934, he was put in charge of the combined loss department of the two groups, handling fire, inland marine, and automobile claims for the 11 western states.

Mr. Winterbotham attended Stanford University. He is married and has two sons.

H. B. Larson Oregon M.L.G.

The Oregon Blue Goose at its annual meeting at Oswego elected as most loyal gander, H. B. Larson; supervisor, J. E. Meeker; custodian, J. C. Neer; guardian, Keith Rhodes; keeper, Nate Lakefish, and welder, James Hurley.

Eleven were initiated, they being Martin Regensburger, Edward Brown & Sons; D. D. Crawford, Seeley & Co.; E. V. Publicover, National Retailers Mutual; G. Stahl and R. W. Cummings, F.C.A.B.; E. H. Singmaster, Swett & Crawford; W. J. Hawksley, Loyalty group; M. M. Cook, St. Paul F. & M.; I. R. Lang, U. S. F. & G.; B. G. Cowan, United General Agency, and F. R. Brennan, Hinchman, Rolph & Landis.

Cunningham Resigns Pearl Post

Ed N. Cunningham is resigning July 15 as state agent of Pearl for Indiana to go into the turkey raising business near Ligonier, Ind. Reared on a farm near Brooklyn, Iowa, Mr. Cunningham says he is following the urge to get back to the land. He began insurance work in the Iowa Inspection Bureau, 25 years ago, later being transferred to the Indiana Inspection Bureau at Indianapolis. He then became engineer of Travelers Fire. For 13 years he traveled for Detroit Fire & Marine in Indiana and Ohio, becoming Indiana state agent of Pearl two years ago.

Indiana Relief Fund Elects

At the annual meeting of the Indiana Fieldmen's Relief Fund, Harold F. Sweeney, Gulf, and Clyde W. Blackard, New Hampshire Fire, were elected trustees, P. J. Mangan, Royal-Liverpool, presided and Jesse E. Miller, Ohio Farmers, acted as secretary.

Gordon Succeeds Buggy

Charles V. Gordon has been named state agent for Automobile and Standard Fire, Conn., for Maryland, District of Columbia, and northern counties of Virginia. He succeeds W. J. Buggy, who will be transferred to Hartford to supplement the companies' fire engineering force.

Mr. Gordon has been connected with the Association of Fire Underwriters of Baltimore City and his engineering training will be of value in his new work. Headquarters will remain in the Investment building, Washington, D. C.

Breshears Heads Northwest Group

SEATTLE—H. R. Breshears, American, has been advanced from vice-president to president of the Special Agents Association of the Pacific Northwest (western Washington division), succeeding

ing Terry A. Hill, North America, who resigned from the association.

Paul F. Harrington, New York Underwriters, was named vice-president and Carl F. Zecher, Travelers Fire, secretary-treasurer, Mr. Harrington's previous post.

These officers, selected by the executive committee, will serve until the annual meeting next January.

Utah-Idaho Pond Outing

SALT LAKE CITY—The Utah-Idaho Blue Goose held its annual outing at Big Cottonwood canyon near here. H. S. Morr, most loyal gander, was in charge of the affair.

CHICAGO

LIBRARY LINE IS PLACED

The \$1½ million inland marine line covering the books of the Chicago Public Library located anywhere in Cook county has been awarded to Dubuque F. & M. on the basis of competitive bids at the rate of 79½ cents for a five year term. Dubuque had carried the insurance previously, the rate being \$1. The other bidders were Security of New Haven and Pearl, each of which submitted a bid of \$1. The books are valued at \$3 million and the insurance is written on the basis of 50% coinsurance.

ARSON DECISION GRATIFYING

Considerable interest is being manifested by those interested in arson matters in the verdict of Superior Judge Clark at Chicago exonerating an insurance company and a deputy state fire marshal against whom a \$50,000 suit had been brought for malicious prosecution and false imprisonment. Threats to bring this kind of action are frequently made and suits are often started but rarely do they go to trial.

In 1939 the three story dwelling of James and Elizabeth Orr at Lisle in DuPage county, Ill., was destroyed by fire. Deputy State Fire Marshal Robert Rausch filed a complaint before the police magistrate at Wheaton, charging the Orrs with burning property with intent to defraud an insurance company. Later they were indicted and kept in jail after the indictment from May to September. They were then released on their own bond. Subsequently the state's attorney of DuPage county nolle prossed the criminal case whereupon the Orrs filed suit against Potomac, the insurer, and Mr. Rausch.

Attorney for the Orrs tried unsuccessfully to connect Potomac with the state fire marshal's office.

Another question on which there was considerable argument was on the right to bring a suit of this type against a deputy fire marshal. The law granting immunity from suits of this kind is somewhat ambiguous and some observers believe that an amendment is in order. During the trial the North Dakota

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IN MEXICO CITY: Oficinas de Ultramar de Mexico S. A. Isabel La Catolica, No. 45, Mexico, D. F. Phone Mex. L-1063.



International Insurance

law was brought into evidence. This is a very explicit immunity statute.

Attorney Abner Goldenson of Chicago represented Mr. Rausch, Paul H. Heinke represented Potomac and Luster & Luster were attorneys for the Orrs.

NEW YORK

ORGANIZE "LON-MAN" GUILD

A group of men and women who have served in the United States offices of London Assurance and Manhattan Fire & Marine for 25 years or more have formed an old guard association to be known as the "Lon-Man Guild."

Walter Meiss, assistant U. S. manager, is president; Charles J. Penna, vice-president; Jessie C. Laing, secretary, and Russon G. Ganner, treasurer. After the business session, the group was entertained at a dinner party by Chris D. Sheffe, United States manager.

The occasion also marked the 225th anniversary of the receipt of the London Assurance charter from George I of England.

EXPECT COLDRIDGE IN AUGUST

Frank C. Colridge, who resigned as executive secretary of the California Association of Insurance Agents to become secretary of the National Association of Insurance Agents, will arrive in New York early in August to take his new position. In the interim George Du R. Fairleigh, treasurer and assistant secretary, is acting as secretary.

BADGER JOINS WEGHORN AGENCY

Trafton Badger has resigned from National Surety Marine to join the Weghorn agency, New York, as inland marine underwriter. He entered the business in 1930 with Newhouse & Sayre in New York and was later transferred to Chicago. Subsequently Mr. Badger became associated with National Surety in the marine department.

BUCKSAR BACK FROM ARMY

A. J. Bucksar has received an honorable discharge from the army and has resumed his position as manager of the suburban division of the New York Fire Insurance Rating Organization. He had been in the army since 1942, was a corporal and had seen service in England, France, Belgium and Germany. He had been with the suburban division 25 years when he entered the army.

BRITISH HOSPITALITY REPORT

Nearly 40,000 cards have been issued for use in the British Isles and more than 20,000 for use in Australia by the overseas forces hospitality committee, it was reported by Chairman C. R. Redgrave at a meeting in New York. The committee maintains organized means of extending the hospitality of British insurance offices to American insurance people in uniform. Cards of introduc-

tion and identification were distributed. Hundreds of appreciative letters have been received from those that took advantage of the opportunity.

The committee comprises representation from all U. S. branches of British insurers and it adopted a resolution expressing appreciation for the welcome extended in the British Isles to the card holders.

Archie E. Barnich, local agent from Sheboygan, is now a captain stationed in Kansas.

C. J. Hock Resigns as Pearl Agency Superintendent

Clifford J. Hock has resigned as agency superintendent for Pearl. He started with Eureka-Security F. & M. in 1910 and when that company became a member of the Pearl group he was appointed agency superintendent. He is returning to Cincinnati to become vice-president of Cincinnati Vulcan Oil Co.

Mr. Hock was entertained at lunch by the officers and departmental managers of Pearl and the lunch was also attended

by H. H. Austin, managing director; A. J. M. Bonar, fire and accident manager, both from the chief office at London, as well as George Abbiez, state agent for New Jersey, L. N. Ewing, general agent for Oklahoma and Kansas, and Arthur O'Connell, manager of the Eureka-Security agency of Cincinnati.

At a subsequent ceremony Mr. Hock was presented with a gold watch.

Sgt. Ed McDermott, former Home special agent with headquarters in Topeka, has been awarded the bronze star for meritorious achievement.

An advertisement similar to this appeared in NEWSWEEK, June 25, 1945



Arranged from photographs provided by the Milwaukee Road



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So, too, the protecting influence of Great American policies extends to thousands of policyholders, safeguarding them against many and varied hazards.

Great American writes practically all forms of insurance except life. Ask one of its 16,000 conveniently located agents—or your own broker—how you may benefit from its comprehensive protection.

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Car owners can procure from Great American—in one combined policy—all forms of insurance needed in connection with their automobiles.

ASSISTANT BRANCH MANAGER

A top flight general agency wants a man with fire insurance experience to assist their mid-west manager. A real opportunity for a man with executive ability.

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Insurance Personnel Exclusively
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Explosion Rates Cut; Cover Broadened

The Explosion Conference has promulgated a number of rate reductions, has liberalized the consequential loss assumption clause and has made that clause available to vandalism coverage. The changes are not yet effective in New Jersey, Virginia, Washington and Oregon.

The clause now known as consequential loss assumption was formerly known as consequential loss and damage. Until now it has extended the coverage to include consequential damage caused by change of temperature or humidity resulting in damage or destruction of apparatus for refrigerating and cooling. The new clause goes on to provide coverage for change in temperature due to damage or destruction to apparatus for humidifying, air-conditioning, heating or generating power.

The rate for the consequential loss assumption clause is 50% of the normal rate. Heretofore it has been prohibited to use this clause in connection with vandalism policies but it now may be so used.

In Section V, the rates for the various public utilities classifications have been reduced from four cents to three cents with the 50% clause.

In section D, the grain classes, there have been a number of reductions. Where the rate was 20 cents it is now 12 cents, where the rate was 12 cents it is now 6, where it was 15 cents it is now 8, where it was 20 it is now 12, where it was 25 it is now 15 and where it was 30 it is now 20.

Two new subclassifications have been set up under piers. One is storing or handling explosives, the rate being 50 cents for explosion with the 50% clause, 55 cents for riot and explosion class A and 62 cents riot and explosion class B.

The other subclassification is storing or handling flammable volatiles, the corresponding rates being 12 cents, 15 and 20.

Davis & Son General Agent of Manhattan F.&M. in Texas

H. L. Davis & Son of San Antonio has been appointed Texas general agent for Manhattan Fire & Marine. The J. Greenfield & Co. general agency of Houston which formerly represented Manhattan recently was purchased by Davis & Son and all records and supplies removed to San Antonio.

Davis & Son is celebrating its 10th anniversary. It does a general insurance business and maintains branches at Corpus Christi and Dallas.

Maine Local Agent to Labor Department Post

WASHINGTON—Another insurance man is joining the Truman administration organization, in the person of Edward C. Moran, Jr., Rockland, Me., who has been nominated to be second assistant secretary of labor. Mr. Moran served two terms as a Congressman.

Mr. Moran is of the firm of E. C. Moran Co., local agents and state agents for Central Surety.

Mr. Moran figured in the news during the fight over the Bailey-Walter insurance states rights bill about a year and a half ago. He then took the position that insurance is interstate commerce and opposed that bill.

He says he was asked during that fight if he would testify before the Senate judiciary subcommittee, and agreed to do so. He sent a written statement to the committee, but when it wired him to appear, he says he did not get the telegram until a few hours before the scheduled hearing and found it impossible to get here on time.

Mr. Moran served in the House from 1933-1937. A few months later he was a member of the maritime commission. After 2½ years, he resigned to return to

the insurance business. His father, who was in the Rockland agency, had died during E. C. Moran Jr.'s federal service. In 1942 the latter was named Maine state OPA director.

During his previous service here Mr. Moran formed a friendship with Secretary of Labor Schwollenbach.

Reveals Payments of First War Risk Loss in Far East

North America is now permitted to reveal that it paid the first war risk loss to occur in the Far East. A registered package, containing bank notes valued at pesos 6600 or \$3,300 U. S., that was insured by North America, was lost when the China Clipper was bombed by the Japanese in Hong Kong harbor at 8 a.m. Chinese time Dec. 8, 1941. The package was addressed by Chase National Bank at Hong Kong to Philippine National Bank in Manila.

North America paid the claim through Chase National Bank of New York.

V. I. G. Petersen, Far Eastern manager for North America, is now in Philadelphia. He experienced the 16-day aerial bombardment of Hong Kong. He made his way over the Burma road and crossed the Himalayas to Bombay where he was taken aboard a United States vessel and brought to this country.

Runs N. D. State Insurance Unit from Jail

BISMARCK—While serving a term in jail for driving while drunk, C. J. Meyers, manager of the North Dakota state hail insurance department, set up an office in the jail to carry on the work of his office. Mr. Meyers was ousted from office by S. A. Olsness, who was named acting insurance commissioner when Oscar Erickson was impeached by the lower house of the legislature. When the senate found for Erickson in the trial and he was returned to office, he at first named Meyers "acting manager" of the hail department, knowing that the governor would not approve the appointment of Meyers as manager. Later, however, Erickson changed his strategy and contended that Meyers had never ceased to be manager on the theory that Mr. Olsness lacked authority to remove him.

Property Facts Are Basic

**The starting point
for sound solution of
problems of Income
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Insurance and Finance
is an accurate knowl-
edge and record of
Property Facts.**

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How McLennan Got to See John F. Stafford

At the recent Marsh & McLennan luncheon in Chicago to bring its new president, L. S. Kennedy of New York City, in closer touch with insurance men of the city, C. W. Seabury, chairman of the firm, referred to a call that the late D. R. McLennan paid on John F. Stafford, now retired western manager of Sun. Mr. Stafford formerly traveled in Minnesota and came in contact with Mr. McLennan when the latter was a local agent at Duluth. One day Mr. McLennan concluded that he would go and pay his respects to Mr. Stafford, who was manager of Sun. The Sun had just installed a new girl at the front desk who was not well acquainted with the open door policy of the office. When Mr. McLennan presented himself he asked if he could see Mr. Stafford. The girl asked him his name and when he told her it did not mean anything to her.

Wants to Know His Business

Then she asked him the nature of his business. He said that he did not have any definite subject to take up with Mr. Stafford, he merely wanted to shake hands, have a word or two and extend his greetings. The girl, however, conscious of her new job and her duties said that Mr. Stafford did not want to see a caller unless he knew just what he desired to bring up.

Mr. McLennan asked for a piece of paper and simply wrote on it "Don McLennan." He told the girl to hand that to Mr. Stafford and he believed when he saw it he would be admitted. She came back and ushered him into Mr. Stafford's office. Both of them had a good laugh over the guardian angel at the gate who was protecting Mr. Stafford from boresome callers. They talked quite a while and then Mr. Stafford said: "Well, Don, what did you come to see me about, anyhow?"

Office Equipment Salesmen Again Looking for Orders

NEW YORK—Purchasing agents of insurance companies have been agreeably surprised in the last week or two to receive solicitations from salesmen of office equipment who are urging them to place their orders for typewriters, calculating machines and dictaphones. It is no longer necessary to get a priority order from WPB to buy such equipment. Materials will not be released for manufacture until July 1, but prospective buyers are warned to place their orders now, although it will be six or eight months before they can be filled. It will be a case of first come, first served until the supply meets the demand. One of the arguments salesmen are using is that by placing an order now a company will protect itself against a price increase should the cost of the item be raised during the process of manufacturing.

With the relaxation on production of office equipment, International Business Machines has set up a system under which it will accept orders, although it will be some time before the company will know how many machines it will have available for non-priority customers. As soon as priority requirements are satisfied the orders which have been

on the books, sidetracked because of the war, will have first preference. Then will come "sequence orders," those which have been placed in the last month or so after the War Production Board permitted the filing of orders. Others will take their place in the order in which they are received.

The War Production Board will not relax control over copper and steel until about July 1 and perhaps not then. It is anticipated that some machines will come back to the company for reconditioning and resale but it is too early to tell how many of these will become available.

National Board Weighs Issues Surrounding P. L. 15

NEW YORK—The membership of the National Board turned out in large numbers for the special meeting Wednesday to discuss the steps being taken through committees to adjust the insurance business to the new conditions created by Public Law 15. The meeting ran through the lunch hour and

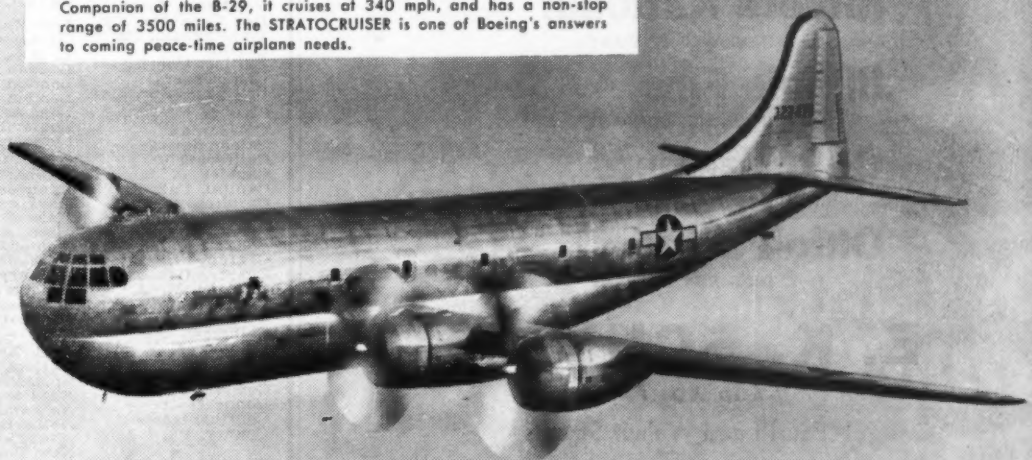
adjournment was not taken until 2 p. m.

The executive committee and laws committee which have the matter in hand reported on the progress they are making and the members voted to refer the discussion to the executive committee to report its recommendations to the members later.

One of the topics discussed, it is understood, is how jurisdiction of the questions shall be treated as between the National Board and Insurance Executives Association.

It's easier to blame than to do better, so let's co-operate.

BOEING STRATOCRUISER—This is the C-97, prototype of the new 100-passenger plane developed in Seattle [home of the The GENERAL AMERICA COMPANIES]. It has been on test flights over the nation. Companion of the B-29, it cruises at 340 mph, and has a non-stop range of 3500 miles. The STRATOCRUISER is one of Boeing's answers to coming peace-time airplane needs.



In the Spirit of Progress

The world has taken wing. Tradition-bound practices can delay progress in the insurance field just as in every other endeavor. Companies and agents alike must strike out boldly to broaden insurance service . . . to keep pace with progress in other fields.

It always has and always will be the practice of the *General America*

Companies to develop insurance coverages to meet changing needs . . . to provide the best and broadest possible coverage at the lowest possible cost, commensurate with safety and service. Perhaps no other single factor so favors the *General Agent* as does this alert approach to insurance problems on the part of his companies.



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GENERAL CASUALTY COMPANY OF AMERICA
FIRST NATIONAL INSURANCE CO. OF AMERICA**

H. K. DENT, President . . . Home Office: SEATTLE

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Galveston, Texas

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SPRINGFIELD, MASS.
SPRINGFIELD, MASS.
DETROIT, MICH.
SPRINGFIELD, MASS.

OF FIRE INSURANCE COMPANIES

Company Affiliations in West

THE complete list of stock fire companies operating in all or a part of so-called Western Underwriters Association territory, according to affiliation, corrected up to July 11, 1945, follows:

WESTERN UNDERWRITERS ASSN.

Aetna
Agricultural
Albany
Alleman
Alliance, Pa.
Amer. Alliance
American Central
American Eagle
Amer. & Foreign
American Home
Amer. Nat'l. Ohio
American, N. J.
Amer. Union
Anchor, R. I.
Atlantic, N. C.
Atlas
Automobile, Ct.

Baltimore Amer.
Ben Franklin, Ky.
Birmingham, Pa.
Boston
British America
Brit. General
British & For. Mar.

Caledonian
Caledonian-Amer.
California
Camden, N. J.
Capital, Cal.
Carolina
Central, Md.
Cent. States, Kan.
Central Union
Century
Charter Oak Fire
Citizens, N. J.
City of New York
Columbia, N. Y.
Columbia, Ohio
Commerce, N. Y.
Com'l Union, Eng.
Commonwealth, N. Y.
Connecticut
Continental
County, Pa.

Detroit F. & M.
Detroit Nat'l
Dixie

Eagle, N. Y.
Eagle Star
East & West
Emeco
Empire State
Employers Fire
Equitable F. & M.
Excelstor, N. Y.
Export

Farmers, Pa.
Federal Union
Fidelity-Phenix
Fidelity & Guar.
Fire Ass'n
Fireman's Fund
First American
First Kentucky
Franklin, Pa.
Franklin Nat.
Fulton

Georgia Home
Gibraltar F. & M.
Glens Falls
Globe & Rutgers

Granite State
Great American
Great Eastern Fire

Hanover
Hartford
Home, N. Y.
Home F. & M.
Homeland
Homestead

Imperial
Ins. Co. No. Amer.
Ins. Co. State Pa.
Iowa

Kans. City F. & M.
Law Union & Rock
Liberty
L. & L. & G.
London & Provin.
London & Lanc.
London & Scottish
London Assur.
Louisville F. & M.
Lumbermen's

Manhattan F. & M.
Manufacturers, Pa.
Maryland
Mass. F. & M.
Mech. & Traders
Memphis Fire
Mercantile, N. Y.
Mercury
Michigan F. & M.
Midwestern F. & M.
Minneapolis F. & M.

Natl. Amer., Neb.
National, Ct.
National Liberty
Nat'l Security, Neb.
National Union
Netherlands
Newark
New Brunswick
New England
New Hampshire
New York Und.
Niagara
N. B. & M.
N. Car. Home
Northern, Eng.
North River
N. W. F. & M., Minn.
Norwich Union

Ohio
Old Colony
Orient

Pacific Coast Fire
Palatine
Paramount Fire
Patriotic
Paul Revere
Pennsylvania Fire
Philadelphia F. & M.
Philadelphia Nat'l
Phoenix, Ct.
Phoenix, Eng.
Piedmont
Protector Und.
Prov. Washington
Provident Fire
Prudential, Okla.

Quaker City F. & M.
Queen
Queen City

Reliance, Pa.
Rhode Island
Richmond
Rochester Amer.
Royal Exchange
Royal

Safeguard
St. Paul F. & M.
Scottish U. & N.
Seaboard, Md.
Seaboard F. & M.
Secured F. & M.
Security, Ct.
Sentinel
Southern Fire, N. C.
Springfield F. & M.
Standard, Ct.
Standard, N. Y.
Standard Marine

Star of N. Y.
Sun
Sun Und.

Tennessee
Transcontinental
Travelers Fire
Twin City

Union, Canton
Union, Eng.
United Firemen's
United States

Virginia F. & M.
Westchester
Western, Canada
Western, Kan.
Western Nat'l
World F. & M.
Yorkshire

WESTERN INSURANCE BUREAU

Concordia
Dubuque
Firemen's, N. J.
Girard
Illinois Fire
Millers Nat'l

Nat'l Ben Franklin
National Reserve
N. W. Nat'l
Ohio Farmers

Security, Iowa
Standard, N. J.

NON-AFFILIATED

Allied, N. Y.
Am. Auto Fire
Am. Aviation & Gen.
Am. Fidelity
Am. Fire & Cas.
American Druggists
Amer. Equitable
American Fire, Tex.
Amer. Gen'l, Tex.
American States
Associated F. & M.
Assurance Co.
of Am.

Bankers & Shippers
Birmingham, Ala.
Buckeye Union
Buffalo
Centennial
Church Properties
Dearborn Nat'l
Economy, Ohio
Equity, Mo.
Eureka-Security
Federal, N. J.
First National
General, Wash.
Globe & Republic
Gulf, Tex.
Halifax
Hamilton, N. Y.
Houston Fire & Cas.
Indiana
Jersey, N. Y.
Merchants, Colo.
Merchants, N. Y.
Merchants, Ind.

Merch. & Mfrs.
Monarch, O.
National, Colo.
National F. & M.
Nat'l Grange Fire
Nat'l Surety Marine
New York Fire
New Zealand
Northern, N. Y.
Pacific
Pacific Nat'l.
Pearl, Eng.
Penn Liberty
Pioneer, Ill.
Pioneer Equit.
Planet
Potomac
Preferred, Kan.
Republic, Texas
Rocky Mountain
St. Louis F. & M.
Sea
Security Nat'l
Southern Am., Tenn.
State Farm Fire
Stuyvesant
Switzerland Gen'l
Tennessee Odin
Transportation
Trinity Universal
Underwriters, Ill.
Universal
Utah Home
Vigilant
Washington, N. Y.
Washington F. & M.
William Penn

Banker Doubts Efficacy of
Bank-Agent Auto Plan

A large midwestern banker, talking the other day with a couple of insurance men, expressed strong doubt that the bank and agent plan of financing and insuring car purchases would prove very successful if the automobile dealer is left out of the picture. His own bank does a large wholesale business with automobile finance concerns, and he said that many automobile dealers have difficulty securing sufficient credit from a local bank to operate. The local bank generally has a stricter standard of credit qualifications than the finance company. The finance company is willing to go along and take the sour with the sweet because they are able to get the insurance and to make something out of that.

Without the insurance feature, the finance company's credit standard for the automobile dealer would have to be stiffer. The automobile dealer is going to fight with everything that he has against the bank-agent type of competition.

The banker suggested that a solution to the problem might be for the agents

to form a finance company so that the automobile purchaser would be able to secure financing and insurance in one package. He laid considerable stress on the sales appeal of a one-package transaction.

Another factor which has been brought up is that the automobile dealer will be in the "driver's seat" for several years to come because of the shortage in automobiles. It will take several years for the supply of automobiles to fill the demand, and a suggestion from an automobile dealer that he can get a prospective purchaser a car if the latter will place his insurance through him, the dealer, will be a tremendous "sales" argument to the man who wants a new automobile right away.

ARE YOU neglecting your policyholders? By sending them the Insurance Buyers' Digest each month they'll know you are on the job, ready to serve. Write the National Underwriter for samples.

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Little Insurance Opportunity in RFC Warehousing

WASHINGTON—In connection with the RFC announcement of an extensive warehousing program to provide storage facilities for surplus war properties, it is stated RFC began last fall establishment of a system of surplus property disposal centers in 30 or more leading war production centers. Twelve of 21 construction projects in the RFC warehousing program have been completed or are well under way. New construction is providing nearly 11 million square feet of closed storage space. In addition to 25 million feet of outdoor storage space the RFC warehousing program contemplated nearly 20 million feet of closed space being made available. Some is being rented or leased.

No Fire Insurance

RFC insurance specialists say that no fire insurance is maintained by the government on storage facilities. A number of storage warehouses are operated by cost-plus contractors, it is stated, who are required to carry workmen's compensation, public liability and auto liability where there are automobiles concerned. But RFC does not buy insurance against physical loss or damage.

Some RFC storage construction under lump sum contracts is carried on under arrangements whereby fire and extended coverage is provided during the construction period, covering the contractor's interest in the work. Where actual construction work is in progress, RFC wants a regular Defense Plant Corp. form of policy which covers contractors, it is stated. When construction is completed such coverage is canceled. Public liability, compensation and automobile coverage are required of such construction contractors by RFC.

In the main, RFC proceeds on the government theory of spreading the risk and non-insuring, generally with respect to its storage operations involving surplus property to be disposed of.

RFC would not pay for fire coverage on government property, unless under contractual or legal obligation to do so, it is stated. Further, it does not permit its cost-plus contractors to carry fire coverage at RFC expense. Contracts provide contractors may not have liability, fire and other perils coverage at government expense. They may, however, carry it at their own expense. But they do not in practice, it is said.

Businesses Now Recruiting for Postwar Manpower

Most promising sources of postwar jobs are the automobile, petroleum, electrical, plastic, food, rubber, and farm equipment industries, which are already aggressively recruiting personnel for

postwar activities, according to a survey among placement officials of 116 universities and colleges by Northwestern National Life.

Other business fields actively planning and recruiting for the postwar period are insurance, advertising, retailing, air transportation, refrigeration, and chemical firms.

Heavy demand for statisticians and market analysis workers, and for engineering graduates to do industrial research, is found by the survey, with three to ten job offers per available graduate.

Activity in Radio, Electronics

The fields of radio and electronics and the manufacture of electrical household equipment are especially active in planning and recruiting personnel for postwar activity; Diesel engine manufacturers, railroad supply industries, and many retail concerns are anticipating heavy postwar business. Colleges in the south find the petroleum industry is the most active field in planning and recruiting for the future.

Raise Question of German Insurance Administration

(CONTINUED FROM PAGE 3)

It is understood that this spring high American military sources in the European theater recommended that Col. Reese Hill, chief War Department contract insurance division, be assigned to take charge of the German insurance industry.

The War Department fiscal director and army service forces are said to have opposed the idea of assigning an army officer to take charge of German insurance.

Some military and insurance men say it is now too late to attempt to have an American take over the German insurance industry.

Bruno American Casualty Field Man in Chicago

Peter J. Bruno has been appointed field representative in Cook county, Ill., for both American Casualty and American Aviation & General, with headquarters at 1507 Insurance Exchange, Chicago.

He has had 25 years of insurance experience in all lines; was associated with W. A. Alexander & Co., London Assurance and for the past 13 years with the Loyalty group, seven years of that time in Cook county field work. He will work under the direction of Resident Vice-president A. A. Konitzer.

Test for New Agents May Be Set Up in Ontario

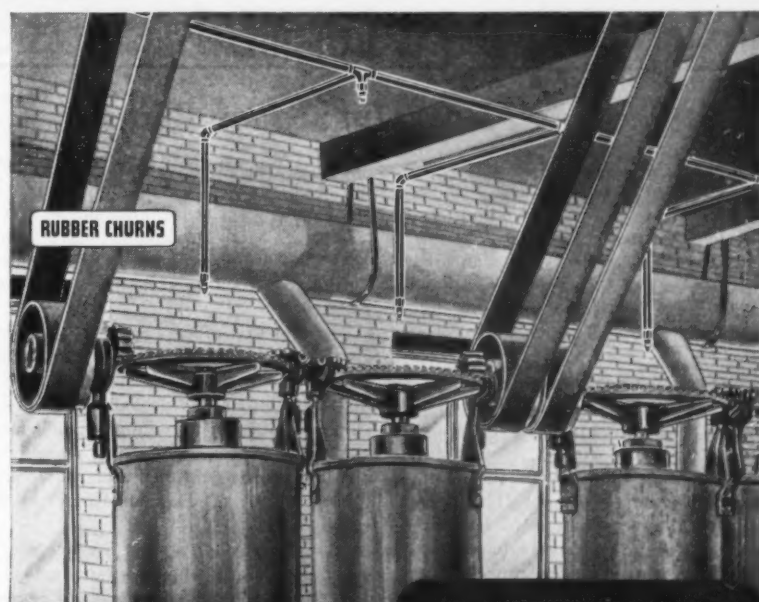
OTTAWA—Some time in September Superintendent Whitehead of Ontario is expected to announce that new applicants for licenses as agents will have to take a test to show that they have a reasonable knowledge of insurance before they go into the field.

The subject of qualification of agents is one which has been before the agents in Ontario for more than 15 years. The agents themselves have been in favor of a qualification plan, but found the financial aspects a stumbling block.

Under the proposal on which Mr. Whitehead is reported to be working, at least one full step towards complete qualification of agents seems assured.

It is understood that the plan will apply to new agents only and will not be made retroactive. The proposed educational program to be made available by the Toronto Insurance Institute will be separate and apart from any plans of the insurance department.

Commercial accident and health policies of leading companies completely described in the Time Saver. \$4 from The National Underwriter.



NO CHANCE for the Fire Demon here



SO sensitive to fire is "Automatic" FIRE-FOG that a mere wisp of flame is sufficient to bring action, immediate and decisive. This system of fire quenching converts water into a fine mist. It operates on the principle of quick response to heat—there's only a lapse of seconds between a blaze and its extinction. With FIRE-FOG nozzles strategically placed to cover every vulnerable area, absolute protection is assured. FIRE-FOG is entirely automatic in operation.

In addition to guarding rubber churning, FIRE-FOG is providing positive protection for oil quench tanks, enamel dip tanks, oil filled electrical equipment, gasoline loading racks and other hazards subject to fires of flammable liquid origin. Write for complete information.

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State age and past experience when replying.

AMERICAN INDEMNITY COMPANY
Galveston, Texas

FIRE INSPECTOR WANTED

One who has had some experience in schedule rating. State age, experience, and education. Also draft status. Address Box C-12, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

EDITORIAL COMMENT

The Army and Navy Insurance Plans

Though their work is by no means finished, it seems appropriate that there should be a word of appreciation for the fine job that has been done by the War and Navy Departments' insurance divisions. As one insurance executive remarked, "They haven't been too tough on us and they've let us make a dollar or two."

Insurers have not sought to make big money out of government insurance business but of course they didn't want to lose their shirts, either. It was necessary for each side to view the situation from the other's position. It was essential for the government to be able to make use of the many varied and specialized services of the insurance business rather than setting up its own organization to do this work. At the same time costs had to be watched closely. The officers administering the government's insurance plan had at all times to be mindful of defending their actions against possible later criticism and investigation.

There have been times, of course, when it seemed as if some important point could not be worked out satisfactorily but these have been compromised

in one way or another. The government has had the benefit of the insurance companies' experience and skilled personnel while the companies have been able to continue without too great disruption of their normal methods of doing business.

The fact that officers are held to strict accountability for their actions, particularly in dispensing large amounts of the taxpayers' money, is probably an inevitable hindrance to the simplest and most expeditious handling of some situations but it does have the merit of protecting everyone concerned against future criticism.

It would be a pity, after the fine service of the government's insurance officers and the insurance business, if some future investigation, poking around into the records of this war, should be able to come up with something apparently unsavory about the way the War or Navy Departments handled their insurance transactions. The following of the prescribed procedure, though taking a little longer at times when delay seemed irksome, has nevertheless had the effect of forestalling even unjustified criticism of their work.

"Conflagrations" Still with Us

We are comparatively free from the old time fire conflagrations. Motorized fire departments and great advancement in fire defense and protection have done much to make sweeping and devastating fires almost impossible in large cities.

However we have many evidences that we are still in the conflagration area especially from tempest and hail. Every

once in awhile companies are subjected to tremendous loss from these elements. This year is no exception. We have had the most widely spread sections of the country involved. Individual claims have piled up by the thousands. These so called "conflagrations" are just as expensive to the nation as the old time fires.

Preparing for Tomorrow

Executives of fire and casualty companies who are on the alert, who are looking forward, realize that business will not be growing on trees to be plucked off at any time as at present. Much will vanish. There will be strenuous, implacable competition in the future when we reach some degree of normal conditions. Therefore it behooves the guiding spirits of our companies to make as accurate a study as they can of post-war conditions and prepare to meet them.

Business at present is very lush. Agents who are industrious and intelligently applying themselves to their tasks have no difficulty in getting business and making more money than they

have for some time. Good days, however, will shortly become lean days.

Some companies are bolstering up their present agency staffs, having field men give them suggestions for the future, outline plans and redouble their efforts along lines that will be constructive in years to come. Field men are being reeducated and are taking refresher courses. Production executives at the head offices are mapping out paths along which they hope to follow.

Some companies have been exceedingly successful in adding materially to their agency forces. It might seem that the present would not be a very inviting one for such effort but those that have adopted that plan of meeting the future

depression say that much success has attended the work put in.

As a matter of fact the entire production machinery should be well oiled and burnished. It should be very fit. New conditions and new days will call for different grades of salesmanship than is

found now. There is no more important job confronting the companies than a profound and intelligent study of business getting in post-war times. Those that are cultivating the soil now assiduously will reap the harvest in the future.

PERSONAL SIDE OF THE BUSINESS

J. M. McCormack of Tennessee, president of the National Association of Insurance Commissioners, arrived at Memphis Monday morning from Rochester, Minn., where he had undergone an operation for removal of gall bladder. He was met at the train in Chicago Sunday morning, taken to a room in the Union League Club and looked after there by insurance friends until boarding the train for Memphis.

Mr. McCormack looked well but he intends to remain at his home at Memphis for three or four weeks to complete his recovery before resuming his duties at the state house.

George D. Clayton, Jr., prominent local agent at Hannibal, Mo., has been named chairman of the Missouri state resources and development commission by Governor Donnelly.

Carl E. Hurst, state agent for Connecticut Fire, Equitable Fire & Marine and Central States Fire in eastern Massachusetts, observed his 45th anniversary with Connecticut July 9. He was first employed as office boy, then was transferred to the underwriting department, later became examiner for the entire New England field. In 1926 he became special agent for Equitable, taking on Connecticut in 1930 and Central States in 1938.

Mr. Hurst is past president of the Bay State Club and is past chairman of the executive committee of the New England Insurance Exchange.

Completion of 25 years with the Pacific department of Hartford Fire and Hartford Accident is being celebrated by **Alan A. Heringhi**, superintendent of the advertising and development department and superintendent of personnel. He started as a clerk in the automobile department and has served successively as junior casualty underwriter, special agent, resident manager at Oakland, superintendent of the burglary and glass department, and casualty agency superintendent. In 1933 he was given charge of advertising and business development activities and in 1943, supervision of personnel was added.

Fred B. Luce, president, and **Stephen W. Carey, III**, executive vice-president of Providence Washington, are visiting the western department offices in Chicago this week. This is the first trip that Mr. Carey has made to Chicago since becoming associated with Providence Washington.

In celebration of his completion of 50 years representation of Home, **Gen. Edward E. Goodwyn** of Emporia, Va., was tendered a dinner in Richmond and was presented a gold medal and certificate. Among those at the dinner were Herbert C. Herbert, secretary of the southern department of Home, and Mrs. Taylor;

M. J. Paytus, of Emporia, who has been associated with the Goodwyn agency for a number of years, and Mrs. Paytus, Mrs. Goodwyn and Hunter M. Gibbons, state agent of Home in Richmond. General Goodwyn acquired his title as commander of the state protective force during the present war. In the last war he served overseas with the rank of colonel.

George S. Salzman, Jr., T. E. Wood agency, Cincinnati, has been elected president of Civitan Club of Cincinnati.

The three daughters of **Forrest M. Earp** of Peoria, special agent in Illinois for Glens Falls, are making their initial broadcast as a sister trio Saturday evening, July 14, between 8:30 and 9:30 p.m. over radio station WLS, Chicago. They will sing a second time that evening on the same station between 10:30 and 11:30. The daughters are Gayle, Nancee and Julia Ann.

Illinois has five insurance women's organizations and the Chicago group known as the Insurance Distaff Executives Association. **Helen M. Stombs** of Rock Island is now treasurer of the National Association of Insurance Women. She has been secretary of the Rock Island Association of Insurance Agents 10 years. She organized and was the first president of the Rock Island Association of Insurance Women. She took a prominent part in organizing the Springfield, Decatur, Moline-East Moline Associations of Insurance Women. **Florence McConnell** has been elected president of the Decatur Association of Insurance Women. **Dorothy McFarland** was chosen vice-president, **Faye Jackson**, secretary; **Lena Lazzaroni** the treasurer.

John J. Falvey, Chicago broker and former class 1 agent, is the father of **Jane Farrar**, noted film actress, and she is visiting him and Mrs. Falvey at their home in Evanston, for 10 days on her way from Hollywood to New York.

Walter R. Scott, Jr., Missouri state agent of Home and most loyal gander of the Heart of America Blue Goose, underwent an emergency operation at St. Luke's hospital in Kansas City.

DEATHS

Mrs. J. F. Springer, whose husband is Topeka manager of Western Adjustment, died. A son, Joe Springer, is in the army stationed in South America.

Robert J. Hillbrand, 63, of the Hillbrand & Landwehr agency, Perrysburg, O., died there.

Karl E. Burr, 68, prominent attorney of Columbus, O., and a director of American National Fire, died there.

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Veteran Arkansas Agency Leader Dies

Allan Kennedy, Fort Smith, one of the founders of the Arkansas Association of Insurance Agents in 1900 and its first president, died in a Fort Smith



ALLAN KENNEDY

hospital Monday following an illness lasting several weeks. He was 77 years old, and until the time of his death was an active member of the Kennedy, Albers & Phillips agency.

Mr. Kennedy was prominently active in the Arkansas association's affairs for 45 years, serving as its president on seven different occasions and almost constantly as a member of one or more of its standing committees. Last year Mr. Kennedy was named the first president of the Arkansas chapter, Order of

the Purple Duck, an honorary past presidents' club within the association, and was serving in this capacity at the time of his death.

For many years he took an active part in the National Association of Insurance Agents. He was a member of its executive committee on several different occasions.

Mr. Kennedy, a native of Kentucky, entered the local agency business in Fort Smith in 1888. Later the name of the agency was changed to Kennedy & Kennedy when his brother, Owen, joined the firm. When the latter died, he was succeeded by Harry Albers in 1910 and the agency was known as Kennedy & Albers until 1944 when Sam Phillips, nephew of Harry Albers, became a member of the firm.

Mr. Kennedy was a member of a small committee of insurance men who successfully led the fight for a change in the Arkansas anti-trust law in 1907, permitting foreign stock fire companies to reenter the state after they were forced out in 1905 because of restrictive legislation. He served as a member of the legislature for two terms in the early '20s and was a member of the house insurance committee when repeated efforts were made to repeal the Arkansas rating bureau law. Although he never accepted the post, efforts were made to get Mr. Kennedy to become insurance commissioner of Arkansas at various times.

Numerous agents and company men attended the funeral in Fort Smith Tuesday.

Reinsurance Corp. of New York declared a dividend of 7½ cents per share payable July 16, to stock of record July 6. This is the same amount as declared in June during previous years.

Named a director of American Fire of District of Columbia is Clarence E. Keffer, president District of Columbia Building & Loan League and executive vice-president Columbia Federal Savings & Loan Association.

IN U. S. WAR SERVICE

Lt. (j.g.) George C. Johnson, Jr., Chicago, son of the editor of the "Insurance Producers Bulletin," has arrived on the Pacific Coast after participating as a fighter pilot in all of Adm. Mitscher's operations in Japanese waters and is expected home on leave soon.

Walter Meiss, assistant U. S. manager of London Assurance, and Mrs. Meiss were visitors at the Marine Barracks, Quantico, Va., to witness the commissioning of their son, Thomas Meiss as a 2nd lieutenant. Lt. Meiss joined the marines in 1942 before his eighteenth birthday. After a brief leave he reports to Camp Pendleton, Cal. A younger brother, Donald, enlisted in the marines last October and is now with the fifth division in the Central Pacific.

George L. Hampton, Jr., U. S. N. R., former Kansas state agent of Phoenix of Hartford, has been promoted to lieutenant. He is still serving as navigator on the "Rockaway," a seaplane tender.

John Pabst of Chicago, former manager of the western department of Fireman's Fund Indemnity, who is now a naval reserve commander, is the commanding officer of the naval beach parties practices 7th RHIB force in the South Pacific.

Several northern Michigan local agents are making good in military service:

Raymond R. Doud, of the Hoban agency, St. Ignace, is a lieutenant in the navy stationed in the Pacific theater.

Paul L. Achenbach, local agent at Petoskey recently finished OSC and is now a second lieutenant in the infantry at Camp Wheeler, Ga. He is the son of W. N. Achenbach, western manager of Aetna Fire.

These men have been in the service since 1942 and they all have come up from the ranks.

Capt. Robert A. McCord, son of L. P. McCord of Jacksonville, Fla., head of the N.A.I.A. educational committee is at home on a 60-day leave. He was captured by the Germans last December, escaped once and was recaptured, and was wounded three times.

After 2½ years overseas, Maj. William L. Polk, on service leave from his duties as vice-president of Marsh & McLennan at St. Louis, is on his way home from the Mediterranean sector, where he served as staff officer, squadron leader and pilot of a medium-sized bomber. He has four battle stars for participation in European-Africa and Middle East campaigns and also was awarded the air medal for combat flights.

Reestablish Interstate Rating Committee of N.A.I.C.

The interstate rating committee of the National Association of Insurance Commissioners has been reestablished by action of Commissioner Thompson of Oregon, chairman of the executive committee. This is an industry group that was active until about two years ago when the committee was dropped.

Mr. Thompson has invited the members of the old committee to serve on the new one. Chairman of the fire group is Chase M. Smith of National Retailers Mutual and head of the casualty group is Rollin M. Clark, Continental Casualty. Other members of the fire committee are Cecil F. Shallercross, North British; Ivan Escott, Home; John A. Diemand, North America; W. D. Winter, Atlantic Mutual. Advisers to the committee are H. M. Hess, New York Fire Insurance Exchange, and John R. Dumont, Interstate Underwriters Board.

The other members of the casualty committee are H. J. Ginsburgh, American Mutual Liability; J. M. Haines, London Guarantee; S. B. Perkins, Travelers; H. W. Yount, Liberty Mutual. Advisers are William Leslie, National Bureau of Casualty & Surety Underwriters, and Frank A. Fleming, American Mutual Alliance.

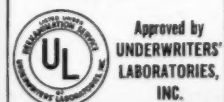
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Planning for U. S. Regulation Seen as Precautionary Need

Huge Task of Getting States' Action by 1948 Is Cited

The huge task of getting all the state and territorial insurance jurisdictions to enact satisfactory and workable rating legislation for interstate insurance business before Jan. 1, 1948, has caused some well-posted observers to wonder whether it might not be a good idea to devote at least a portion of the heavy thinking to working out some sort of federal regulation plan for interstate business.

What these men say is this: The business should be prepared for what will happen if Jan. 1, 1948 arrives and any substantial number of states, or perhaps even a single state, have no rating laws of a type satisfactory to the federal government in the handling of interstate transactions. There need be no worry about purely intrastate business but that is a relatively minor part of the insurance business.

Should Start Preparing

State regulation, for better or worse, is here to stay, they concede, but without a general adoption of satisfactory rating laws there is going to be a demand for federal regulation where the interstate element is involved. Consequently, the business should not wait until the deadline is at hand but should make preparations so that if and when federal regulation is enacted it will be along lines that the insurance business can live under.

It has been noted that since Mr. Truman became President and the extreme new deal elements in the Washington administration began to lose out, insurance executives have not seemed quite so strongly opposed to federal regulation. Nobody wants it, since it would be merely superimposed on state regulation, but the feeling seems to be growing that if it has to come it will be less onerous now that the business-baiting elements at Washington appear to be on the way out.

State Farm Mutual Removes Garnishment to U. S. Court

RICHMOND, VA.—State Farm Mutual Automobile of Illinois has removed a garnishment case against it to the federal district court here, because of diversity of citizenship, after defending the suit in a state court against its assured, on the basis of which the garnishment was sought. J. E. Flippo, the assured, was sued for an accident involving his truck and State Farm denied coverage on the ground that Flippo had failed to give notice as provided by the policy and also that the plaintiff's injuries were not covered. State Farm, however, defended Flippo in the lower court, and got a judgment of \$7,250 set aside by the trial judge, but the claimant was upheld on appeal and the judgment ordered reinstated. When State Farm refused to pay the plaintiff, on the ground of no policy coverage, the present garnishment action was brought and the current removal is the latest development.

Expect Ill. Governor to Sign All Bills on Insurance

Gov. Green of Illinois, it is understood, will not commence acting on any of the bills that were passed by the legislature, now adjourned, until he returns from the Governors' Conference at Mackinac Island about July 15. He has 10 days after a bill is presented to him to veto it and the plan is to present to him about 20 or 25 bills a day. He may take as long as a month to dispose of the entire legislative grist.

It is taken for granted that Gov. Green will sign all of the insurance bills that were passed. Particular interest is being displayed in the financial responsibility bill of the New York-New Hampshire type that is to become effective Jan. 1, 1946, and the bill paving the way for the use of the 1943 New York standard fire policy in Illinois.

The bill to accomplish the latter purpose was carefully drawn. The law prescribing a statutory form of policy in the state was repealed and instead a provision was enacted instructing the insurance director to promulgate such rules and regulations as may be necessary to uniformity in all basic policies of fire and lightning insurance to the end that there be concurrency of contract where two or more companies insure the same risk. Those sponsoring the legislation concluded that it was not legally possible to authorize the director to prescribe a form of contract because the legislature is not empowered to delegate such authority. However, the bill as enacted, it is believed, when coupled with an appeal by the director for all companies to use the 1943 policy will accomplish the desired result.

Allow Time for Adjustment

When the bill is enacted it is believed that Insurance Director Parkinson will set an effective date far enough ahead to permit the necessary endorsements to be prepared and distributed to agents.

Joe Braun of the Chicago Motor Club, who drafted the financial responsibility bill that was enacted in Illinois, will be the leader on the insurance industry side in working out a coordinated plan of education and it is expected that Marion Burks, assistant insurance director of Illinois, will be responsible for the cooperation of the various state departments. Mr. Braun and Mr. Burks will probably call a meeting within the next few days of industry people and representatives of the insurance department, secretary of state and department of public works and buildings. Roy Davis, Association of Casualty & Surety Executives, will be an important factor in the program.

The objective is a coordinated educational program including pamphlets, billboard advertising, perhaps shorts in movie theaters and radio announcements that will be officially sanctioned by the state. The financing probably will have to come very largely from contributions by insurance companies. Although there will be no effort made to restrain agents from selling automobile insurance on the basis of the financial responsibility act it will probably be decided to request individual companies and agents to refrain from engaging in individual advertising that is not in harmony with the proposed coordinated program.

Although, of course, the program of education won't be launched until after Governor Green has signed the bill, it is taken for granted that he will sign it and hence there is no hesitancy on the part of insurance people and representatives of the state to make preliminary plans.

Insurance Interest in Tex. Butane Law

Statutory Cover for Liquefied Petroleum Gas People Being Arranged

Considerable insurance interest has been aroused in Texas because of the newly enacted law setting up regulations governing those handling liquefied petroleum gases which include the filing of third party liability policies by licensees. The use of liquefied petroleum gases, particularly butane and propane, has multiplied greatly in Texas during the past two or three years for heating and lighting purposes. Several months ago the explosion of a truck at Denison, Tex., causing the death of several persons and property damage, focused attention on the hazards surrounding this fuel.

The regular insurance companies although willing to assume the ordinary road hazards of trucks transporting this fuel have not been willing to assume the third party liability arising from fire or explosion of the trucks. Until now the latter coverage has been obtained from London Lloyds but under the new law the insurance that is required in limits of 5/10 must be in insurance companies qualified to do business in Texas. That outlaws a direct London Lloyds' policy but the solution probably will be for the insurers writing this line to reinsure 100% the fire and explosion hazard with Lloyds. Texas agents that control a substantial volume of this business are presently working out the necessary arrangements.

The law has not been signed by the Texas governor. He has refrained from doing so because it would become effective the instant that he signed it and the railway commission which administers the law, is not prepared to take over the task immediately and the insurance facilities have to be arranged. Hence it is understood that he will allow the bill to become law without his signature and the effective date will be Sept. 1.

The law pertains to all persons or firms engaged in manufacturing, assembly, repairing, selling or installing containers or engaged in the sale, transportation, dispensing or storage of liquefied petroleum gases.

The Texas board of insurance commissioners held a hearing Tuesday on rates for automobile B.I. and P.D. for haulers of liquefied petroleum gases.

Lloyds to Write W. C. Excess Under Its Ill. License

The Illinois license of London Lloyds has now been amended to include workmen's compensation insurance. It is authoritatively stated that Lloyds is not going into the field of primary compensation insurance but that the extension of its certificate was merely for technical purposes. Lloyds brokers may now write specific and aggregate workmen's compensation excess in the ordinary routine rather than under the surplus line law of Illinois. Heretofore such covers have fallen into the surplus line category and it has been necessary to go through the formality of getting rejections of a risk from other carriers before Lloyds could handle it.

Carbone Joins American Auto

Dario D. Carbone, who was in charge of the St. Louis office of Corroon & Reynolds before entering the service, has returned to civilian life and has joined American Automobile at St. Louis.

Meet on Residence Burglary Changes; Some for Deductible

Mysterious Disappearance and Outside Theft Features Are Costing Too Much

NEW YORK—The National Bureau of Casualty & Surety Underwriters has called a meeting for July 12 to be attended by representatives of members and subscribers to discuss what should be done about residence burglary rates. Experience has been bad, particularly on the mysterious disappearance and the outside theft feature and half a dozen proposals have been made. New York state rates are on the agenda but whatever is done here will doubtless be done elsewhere as well.

One of these proposals is to make the outside theft and mysterious disappearance coverage subject to a \$15 or \$25 deductible. Another is merely to increase the rates, leaving coverage as it is. A third suggestion is to make the outside coverage conform with the inside coverage. For example, in a certain territory \$1,000 of coverage, divided equally between coverage (a) and coverage (b), costs \$10 but the policy affords the full \$1,000 blanket coverage off the premises. If the full \$1,000 is available blanket for burglary and inside theft the rate is \$5 additional and some feel that the making of the outside and inside coverages conform with each other would either reduce the outside exposure or bring in additional premiums to help cover these losses.

Various Other Proposals

Other proposals are the following: Separate the on-premises and outside coverages and charge for each as is done in four of the New York City boroughs; amend the mysterious disappearance clause to exclude any part of a watch, ring, or other article of jewelry or else amend it so that theft will be presumed only if the circumstances justify the inference that an article was stolen; exclude thefts from unlocked automobiles; restrict the outside coverage by excluding mysterious disappearances while in the hands of laundries, dry cleaners, pressers, tailors, or while being transported by carriers (except when household goods are being moved from one location to another) or while in the mails or while loaned to any person not a permanent member of the insured's household. The proposed limitation on the mysterious disappearance while in the hands of bailees and carriers would not exclude actual thefts from coverage.

While the mysterious disappearance feature has been the source of many losses there appears to be no wish to abandon it. It has proved a valuable protection to the insured when legitimately used. Before it was in effect many companies were in the position of denying liability under the terms of the policy in the case of conscientious insured who had scruples about making claims they could not prove. Yet claimants who talked the loudest and could tell a good story often got more than they were entitled to.

However, companies have been paying large numbers of mysterious disappearance claims in many cases where no real element of mystery was involved. For

(CONTINUED ON PAGE 23)

Kavanaugh Tells Why State Supervision Is Preferable

At the Business Men's Assurance sales conference in Denver, Commissioner Kavanaugh of Colorado outlined the disadvantages of federal supervision as against state supervision. He said state supervision encourages growth of young companies. He believes distribution among many companies is better than having just a few, as would be the case in event of federal supervision. Too much power concentrated in Washing-

ton, Mr. Kavanaugh said, would be to the disadvantage of the insurance business.

Chairman W. T. Grant reviewed the gradual but constant broadening of types of insurance protection, contrasting the present setup with the limited forms available a few years ago. This means that there will be less appeal for legislation to provide needed benefits.

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U. S. Supreme Court New SS Bill Makes Truck Lessor Appears in Senate Liable for Accident

WASHINGTON—A trucking concern which leases its equipment, with driver, to another concern, is liable for injury due to negligence of the driver, it appears from the action of the U. S. Supreme Court in denying a writ of certiorari to D. & W. Lines, Inc., of Massachusetts. That concern was appealing from an adverse decision of the supreme judicial court of Massachusetts in the case of Lillian E. Garfield, administratrix v. Charles Smith, which involved five other cases in which the driver, Charles Smith, or D. & W. Lines, Inc., owner of the leased vehicle, was defendant.

The main point was whether the truck's driver, Smith, was an employee of D. & W. Lines or of Old Colony Motor Line, Inc., to which the equipment was leased and for whom the truck was operating at the time of the collision with the plaintiffs' automobile. The Massachusetts high court held that "it is not inconsistent for the same person to act as an employee of one person in certain aspects of the transaction and as an employee of another in a different part of the business" but that enough evidence was produced to prove that the driver was an employee of D. & W. Lines, though the latter contended the liability should fall on Old Colony.

The Massachusetts court pointed out that the lease included the driver, whom the lessee could not discharge, and that the lessor was responsible for keeping the equipment in good operating condition.

Report Securities Transactions

In the official summary of security transactions and holdings reported to the SEC for the period May 11-June 10 it is reported that Raymond Spinney sold three shares of Employers Group Associates and his holdings now amount to 116 shares; Edward C. Stone sold 53 shares and has 1,242 remaining; Eugene L. Stockwell, vice-president and general counsel of Pacific Indemnity, sold 100 shares and has 1,100 remaining; C. J. Fitzpatrick, secretary, bought 15 shares of U. S. F. & G. and his holdings are now 150 shares; Thomas B. McAdams, a director of U. S. F. & G., increased his holdings by 25 shares and now has 150 shares.

WASHINGTON—M. Albert Linton, president of Provident Mutual Life, recently conferred here with members of the staff of the House ways and means group studying social security problems. This group is gathering data for a report to the committee, the time for submitting which is indefinite.

It is reported the study group is paying more attention to present social security law, what it means, what it will cost, etc., than it is to the new Wagner-Murray-Dingell bill. The House committee is not expected to consider social security before fall.

Social Security Board actuarial specialists are reviewing study No. 21 dealing with cost factors under the social security law. This study will not be released for some time, it is understood.

New SS Bill in Senate

Meanwhile, a new social security bill, S.281, has been introduced by Senator Green, Rhode Island, which, he says, is limited "to those modifications and additions on which I think there may be fairly ready agreement," rather than being an over-all rewriting of the law as in the WMD bill. Green does not believe the latter has a chance at this time. He thinks, however, there are amendments "such as the protection of veterans' insurance rights, extension of coverage, and the addition of benefits for disability, which could well be acted upon at once."

Pointing out that the social security advisory council recommended in 1939 extension of coverage and addition of disability benefits, Green suggested these matters should be considered apart from controversial questions, and forecast agreement.

Green says his bill proposes four major changes.

He proposes that the same benefits be paid to a person who is totally disabled as to one who has retired.

He proposes that protection for old age, survivorship, and disability be extended to all gainfully employed persons, including farmers and other self-employed persons.

He recommends the addition of insurance for hospital care.

Proposes 1% for Fund

He said Blue Cross and other private plans would not be interfered with. The social security board would be instructed to cooperate with these agencies and institutions and use their organization in paying the benefits. He proposes that an amount equal to 1% of payrolls be set aside in a hospitalization fund and used to pay for hospital care, either directly or through some of the private organizations that are already in the field.

He proposes that the rate be fixed, temporarily, at 2% each on employer and employee to cover retirement benefits, survivors benefits, disability benefits and hospital benefits.

Green's bill would give every person in the armed forces a wage credit of \$160 a month for every month in the service.

Truman Evaluates the Loss of Eye

WASHINGTON—The loss of an eye may be worth \$5,000, but not \$7,500, is suggested by President Truman in vetoing a bill that provided for payment of the latter sum to John R. Jennings, Jacksonville, Fla., who lost sight of one eye in an automobile accident involving an army truck at Camp Benning in 1943.

The president said "the compensation policy" of Congress contemplates payment of from \$1,250 to \$5,000 for loss of an eye, depending upon the effect such loss had on the earning capacity of the person concerned. He suggested Congress stick to this policy and killed the proposed payment of \$7,628 to Jennings, which included \$129 damage to his car.

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ATC Insurance Regulations Are Now Issued

WASHINGTON — The army air forces headquarters, air transport command, has issued instructions or regulations concerning trip accident insurance. By command of Lt. Gen. George, the document has gone out over signatures of Col. F. G. Atkinson, assistant chief of staff, personnel, and L. H. Sams, major and acting adjutant general.

ATC passengers not including members of the crew may obtain trip accident insurance, written by Indemnity of North America, which affords coverage while the policy is in force, in the event of loss of life, loss of limb, or loss of sight as the result of an accident incurred while being transported as a passenger in any sea, land, or air conveyance, or while boarding or alighting therefrom on a trip or trips originating or continuing with air transport command or naval air transport service, or while at any airport, railroad station, steamship dock or other transportation terminal transferring or awaiting transfer from one conveyance to another.

Two types of application forms will be available: Form AT (1 through 4) will be used for passengers who will participate in flights beyond the continental limits of the United States.

Form 5 AT currently in the process of preparation will be used for passengers who will participate in flights within the continental limits of the U. S. only.

Availability to Be Placarded

The availability of the insurance shall be indicated by a placard, conspicuously posted, advising passengers that they may purchase the insurance at a designated place. When answering routine questions pertaining to trip accident insurance, it will be stated that the air transport command assumes no responsibility in connection with such insurance. Each passenger desiring insurance will fill out Form AT in quadruplicate, which designates the beneficiary, the amount of insurance, and term of coverage desired. Application forms will be available at all ATC stations and ports of aerial embarkation where passenger trips originate or are continued by the air transport command. Initial distribution of supplies will be made directly to all ATC installations. Display material will not be manufactured, or produced from appropriated funds of the War Department.

Knowledge of the provisions of the policy and the decision to purchase the insurance is wholly the responsibility of the purchaser. ATC personnel will under no circumstances accept payment of the premium for such policies or advise passengers with respect to the merits of purchasing such insurance. Purchasers will be instructed to inclose a check or money order with the application to pay the cost of the coverage desired, payable to Indemnity of North America.

The personal affairs officer or the passenger service officer will furnish one set of form AT prepared in quadruplicate No. 1 through 4, to each requesting passenger with instructions to fill out the forms in pencil; upon completion of the forms, they will be returned to the PAO or PSO, who will check the application to be sure no classified military information is disclosed, and that the amount, term, and remittance are correct.

The PAO or PSO will then sign the original as the witnessing officer, in the space provided.

The purchaser will then be instructed in the folding of the original (Form No. 1 AT), inclosing of the check or money order, and the sealing and mailing of the form. A locked mail box will be provided for mailing such applications at the counter if a regular mail box is not conveniently available.

After watching the purchaser mail the

application, the PAO or PSO will then sign the certificate of mailing.

The PAO or PSO will then give the purchaser copy form 2 AT, for his records, and copy form 4 AT, with instructions to fold and mail copy form 4 AT, to the beneficiary.

Copy form 3 AT, will be retained by the issuing PAO or PSO and placed in an alphabetical file, to be retained with organizational records for four years.

The required information will be listed by the PAO or PSO in the recapitulation on the inside of the front cover of each pad of forms upon com-

pletion of the transaction. At the end of each month the PAO or PSO will mail the recapitulation forms of all expended pads to the address indicated at the top of the recapitulation form.

The PAO or PSO will coordinate all matters affecting mailing, censoring and the procuring of money orders with the postal officer.

The naval air transport service has issued instructions to its stations throughout the world concerning procedure in handling air trip accident insurance, distributing applications to NATS passengers, checking forms, certifying applica-

tions, and other details in connection with the plan.

Wade in Cincinnati Post

INDIANAPOLIS—Arthur J. Wade who has been acting as special agent of Hartford Steam Boiler in Indiana is resigning to open a local agency at Cincinnati. He has been with Hartford for the past two years. He will handle all fire and casualty and surety lines and has taken quarters at 1002 Schmidt building, Cincinnati. He was born at Cincinnati and is well known there.

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Our
58th
Year

Life : Accident : Sickness : Group : Hospital

ACCIDENT AND HEALTH

Sichelstiel A. & H. Head of Reliance; Gregory Retires

Bertram L. Sichelstiel, with the company 26 years and since 1935 an assistant secretary, has been appointed head of the accident and health department in the home office of Reliance Life.

He succeeds LeRoy P. Gregory who introduced accident and health policies for Reliance and who has now retired as vice-president in charge of the A. & H. department after almost 34 years of service.

Mr. Sichelstiel was educated at Princeton and Harvard law school. After practicing law for a short time he served in the ordnance department of the army in the former war. His career with Reliance Life has been in the A. & H. department where he started as an underwriter in 1919. In recent years he has had much to do with the development of new accident and health policy features.

The retirement of Mr. Gregory was announced at a luncheon which was attended by Reliance directors, officers and department heads. Vice-president Robert C. Kneil was chairman and speakers included Mr. Sichelstiel, Claim Manager Howard J. Walters, Director Olin M. Eakins, Executive vice-president Jay N. Jamison, President Arthur E. Braun and Mr. Gregory.

Mr. Gregory has spent his entire business life in the A. & H. field. He was born in 1878 at Albion, N. Y., and graduated from Cornell in 1901. He entered the insurance business in Kansas City with U. S. Casualty as an investigator of liability claims and in 1902 went to the New York office as an investigator, underwriter and later adjuster in charge of A. & H. claims.

He went to Reliance Life in 1911, to inaugurate A. & H. insurance additions to its life policies. He introduced the accident policies in 1912, and the next year brought out a combination of life, accident and health insurance called "Perfect Protection." He also helped to train the life organization in selling methods for A. & H. and traveled extensively.

Mr. Gregory was appointed assistant secretary in 1914. He was elected vice-president in 1926 and a director in 1935.

Detroit Hospital to Get Par from All Patients

Detroit Osteopathic Hospital has announced that effective July 15, it will no longer provide service to Michigan Hospital Service contract holders on the existing financial basis. Superintendent E. C. Barron of the hospital states that hereafter the institution will accept M.H.S. patients on a non-participating basis only and each patient must make the customary deposit, be responsible for and pay for the entire difference between the hospital bill and the amount collectible from M.H.S.

Tony Weitzel, who writes a column "Of Cabbages and Kings" in the Detroit "News," has been alluding to the hospital insurance situation. In one column he said that some hospital managers are getting feverish over the situation. Hundreds of thousands of Detroiters are signed up with the various hospitalization plans, he wrote, and they are using the privileges in huge numbers.

"The difficulty," he declared, "is that the high powered executives of the hospitalization systems have chiseled down

rates so that many hospitals here are losing money on their insured patients. At the moment Detroit is first in the country in the number of its citizens signed up on hospitalization plans with only New York out in front. If you combine the hospitalization and medical insurance plans, Detroit's enrollment is tops in the country. So it's easy to see why the hospital managers are worrying."

The hospital insurance committee of the Detroit Accident & Health Association is meeting Friday with a special committee of the executive committee of the Detroit Community Fund to discuss with them the findings of the latter committee regarding the so-called discrimination problem. The Detroit A. & H. group at a meeting last November with the Community Fund people contended that the latter were unjustly supporting hospitals that had contracts with M.H.S. and made up the deficits occasioned by the discounts which the hospitals are giving M.H.S.

George A. LeBlanc of American Hospital-Medical Benefit is chairman of the hospital insurance committee of the Detroit A. & H. Association.

Mass. Protective Observes 50th Year in Record Drive

Massachusetts Protective celebrated its 50th anniversary in June with the largest nation-wide month's production of non-cancellable health and accident and life insurance in its history. The anniversary drive was dedicated to retiring President Charles A. Harrington, who has served the company continuously during its 50 year history. Paul Revere Life, an affiliated company, is 15 years old.

The A. L. Lytle Wisconsin and northern Michigan agency in Milwaukee increased its June production over 50% of the average monthly production last year. Leading producers for the agency were Mr. Lytle, and Leslie A. Eaton, Milwaukee; Francis W. Quade, Eau Claire, and Orval L. Rose, Hillsboro.

New Medical Service Plan Is Launched in Virginia

Virginia Medical Service Association, backed by members of the Medical Society of Virginia, has been licensed to write group contracts for medical, surgical and obstetrical service. It will be administered by the Virginia Hospital Service Association, Blue Cross plan. The premium is 85 cents per month for single persons, \$2 a month for husband and wife, \$2 a month for a family and \$1.50 for the wife of a man in the service. These rates include maternity care after 10 months.

When an illness arises the subscriber will go to the physician of his choice. If the physician is a participating surgeon he will perform the operation or required service and will be reimbursed to the extent of \$75 by Virginia Medical Service Association. If the patient is in a certain bracket, the \$75 paid by the association will represent his entire bill but if he is in a high income bracket, the doctor may bill him directly for the difference between the \$75 allowed by the association and the normal fee charged for patients in that income bracket.

Curry, Linthicum in Central Assurance Executive Posts

Harold E. Curry has been appointed general manager and Robert B. Linthicum of New Haven, Conn., director of agencies of Central Assurance of Columbus, O.

Both have been associated with the Farm Bureau companies of Columbus for a number of years. Mr. Curry has been actuary of those companies, but since 1943 has devoted his time to actuarial work for the casualty and fire companies of the group. He is chair-

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man of the medical insurance committee of the Health & Accident Underwriters Conference and has attracted much attention and commendation for his analysis of the problems involved in that line and his recommendations of procedures by which it may be written.

Mr. Linthicum had been with the Farm Bureau group since 1934, recently as home office group and life department special representative.

Central Assurance has been writing accident and health since 1917 and entered the life field in 1934. B. B. Paddock, secretary, has been the main factor throughout its career.

Aetna Casualty's Chicago

"13 Club" Qualifiers Honored

Qualifiers for Aetna Casualty's "13 Club" from the Chicago office were honored at a luncheon Thursday. Don Weiser, assistant manager, presided and A. J. Higgins, agency supervisor, and Melvin Maurer of the accident and health department spoke briefly. Mr. Maurer presented the certificates to the qualifiers, all of whom have written at least 13 accident applications on Friday, the 13th. The list included Henry E. Glixon, who wrote 13 applications June 13, 1941; Lee Gleasner, 29, March 13, 1942; Trahern F. Ogilby (now in the army), 13, Nov. 13, 1942; S. A. Van Dyk, 24, Aug. 13, 1943; A. W. Fischer, 22, Aug. 13, 1943, and 23, Oct. 13, 1944; E. R. Schoenberger, 13, Oct. 13, 1944; Arthur A. Anderson, 22; John C. Ballentine, 16, and Charles M. Hoerger, 15, all on April 13, 1945.

Frank A. Post, editor of the "Accident & Health Review," also presented Black Cat Club certificates to Messrs. Anderson, Ballentine and Hoerger. Mr. Maurer said Mr. Anderson wrote all of his "apps" via the telephone; Mr. Ballentine got all of his by personal solicitation and Mr. Hoerger combined the two methods.

Several of the qualifiers also reviewed their work briefly, emphasizing the possibility of building up a fine renewal income through concentration on accident solicitation.

Launch Farm Hospital Insurer

Farmers Hospital Association of Lincoln has been licensed as an assessment association, closely identified with Nebraska Farm Bureau Federation. It will provide hospital and surgical benefits for members of the federation. Russell E. Jones is manager. Charles Y. Thompson is president; Arch Hosterman, vice-president; Howard L. Peterson, secretary, and Lucille Brandon, treasurer.

Veterans on Provident's Staff

R. D. Henning has rejoined the home office staff of Provident Life & Accident after 2½ years of army service as supervisor of the monthly payment division. He joined the company in 1939 in the franchise division after service with Continental Casualty in a similar capacity.

Earl Montgomery, also a veteran of the present war, with a distinguished service record, has become supervisor in the security division. He received a commission after entering the army as a private, spent 16 months in the Pacific, was seriously wounded at Saipan and

was given inactive status after more than nine months in army hospitals.

Gates Joins Denver Agency

Stewart A. Gates, senior agency supervisor in Continental Casualty's disability division, has purchased a half interest in the Rex B. West agency of Denver, which has represented Continental's accident and health department for many years. He was a successful personal producer in Boston before entering supervisory work and is well acquainted with the mountain field, as he

formerly managed the disability division's service office in Denver.

Open Blue Cross Office in N. Y.

To facilitate enrollment of persons employed by national firms with branch offices located in areas served by two or more Blue Cross plans, a national Blue Cross enrollment office will be opened July 13 at 370 Lexington avenue, New York City with Frank Van Dyk, vice-president Associated Hospital Service of New York, as director. The office will function under auspices of the American Hospital Association's hospital

service plan commission which coordinates programs of Blue Cross hospital and medical pre-payment plans. The plans have agreed to waive requirements as to minimum size of local groups in enrolling branch office employees of national firms, and to accept Blue Cross members who may be transferred from one plan area to another when employed by firms enrolled on a national basis.

Lee with Franklin in S. F.

H. C. Lee, formerly with United Benefit Life and Mutual Benefit Health &

[[MORE THAN INDEMNITY—
The Insurance Industry Serves The Community]]

Protecting School Children Against Fire and Panic



Two minutes after the fire alarms rang recently in one of the New York City Public Schools, 260 children had marched quietly out of the burning building to safety.

But the safety record in school fires has not always been satisfactory. A study made by the National Fire Protection Association revealed a loss of life in school fires of 13.8 persons per fatal fire. Four fifths of these fatalities were children.

Many safety agencies attacked the problem. Ten years ago the National Board of Fire Underwriters undertook a special study of the life hazards from fires in schools. Based on a survey of many school buildings, a monograph, "The Construction of School Build-

ings and Improvement of Existing Structures," was prepared and widely distributed.

As a continuing guide for school authorities in locating structural faults and fire hazards, an inspection blank was developed. More than a million and a half of these have been used to date in periodic checkups of conditions. Specific recommendations covered such conditions as the number and place of exits, the protection of stairways, and the partitioning of boiler rooms.

Today loss of life in school fires is a rare occurrence. The Fire Insurance Industry is making every effort to bring about the day when America's children will be free from this most dreaded type of fire.

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Accident, covering Oregon, Washington and Idaho, has become northern California regional manager in San Francisco of Franklin Life, with offices in the De Young building. Associated with him is Herman Glazer, who was also in the Pacific Northwest for United Benefit Life.

Goodman Eastern Supervisor

Walter E. Goodman has been appointed eastern group supervisor of Continental Casualty, with headquarters at 80 John street, New York. He was with John Hancock Mutual Life from 1936 to 1943 and since then has been with Connecticut Mutual Life in New York City, in brokerage supervision and sales promotion work.

Samuel A. Rattner, who has gone with Westminster Life of Chicago in an executive capacity, formerly was resident vice-president at Chicago for General Transportation Casualty & Surety. He had held that position since 1939 and prior to that was the executive in charge of the old Yellow Cab Mutual. Westminster, it is understood, contemplates entering the A. & H. field.

Woodmen Accident has been licensed in Oregon.

COMPENSATION

New Compensation Setup in Cal.

SAN FRANCISCO—A new Division of Industrial Accidents replaces the old Industrial Accident Commission of California under a measure signed by Governor Warren. The new division will be administered by a seven-member board appointed by the governor for four-year terms. The state compensation fund, formerly administered by the old commission, becomes a separate division of the department of industrial relations with a five-member board, consisting of the director and four others appointed by the governor.

The old accident prevention bureau of the commission becomes the division of industrial safety, which will be managed by an industrial safety board of five members, consisting of the director and four other members to be appointed by the governor.

The seven members of the new Division of Industrial Accidents will operate in two full-time panels, one in San Francisco and one in Los Angeles, and will function continuously. This new setup will relieve the director of the department of industrial relations of the increasingly heavy duties on the old commission and the other members from duties pertaining to accident prevention, regulation of self-insurers and the management of the state compensation fund.

Minn. O. D. Medical Board Law Held Unconstitutional

ST. PAUL—The Minnesota supreme court has declared unconstitutional a provision of the workmen's compensation law which provides for creation of a medical board to determine certain occupational disease questions.

It reversed the state industrial commission in Robert L. Hunter vs. Zenith Dredge Co. of Duluth. Pursuant to an amendment to the law in 1943, the industrial commission ordered appointment of a medical board to ascertain whether Hunter had been afflicted with an occupational disease within the provisions of the act. The board held his disease was not occupational and on the strength of this the commission denied compensation. He appealed to the supreme court.

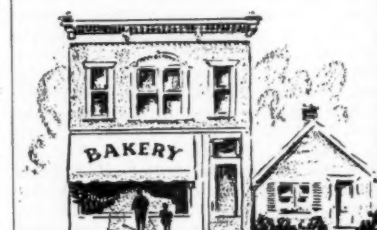
"The statute insofar as it creates said medical board and sets forth its functions constitutes an invasion of the rights protected and guaranteed by the constitution, and is therefore null and void," the court held.

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CHANGES IN CASUALTY FIELD

Kellner to K. C.; Millure Succeeds Him at Louisville

Aetna Casualty has appointed new managers at its Kansas City and Louisville offices. Gordon Kellner, who has been Louisville manager, has been appointed manager at Kansas City, succeeding the late Clyde A. Bissett. Rolla N. Millure, superintendent of agents in St. Louis, has been appointed manager at Louisville, succeeding Mr. Kellner.

Mr. Kellner has been with Aetna since 1916 and has been manager at Louisville since 1940. He held various positions in St. Louis, Denver and Indianapolis.

Mr. Millure started as an Aetna agent at Centralia, Ill. He became special agent at St. Louis in 1930 and was appointed superintendent of agents there in 1938.

Zurich Shifts Three in Conservation Division

Robert R. MacDonald of the engineering and conservation department of Zurich in Chicago has been assigned to New York City as superintendent of the eastern department conservation service, succeeding Harry Ockerman, head of the safety and health conservation activities there, who has resigned.

George Wilhelm, who has had 28 years' service with Zurich, has been promoted to assistant superintendent of the conservation service in the midwest department. Clark D. Bridges is director of the conservation services in the head office at Chicago.

Mr. MacDonald is returning to the New York City office where he was stationed for 10 years 1929-38 as chief engineer. He has been connected with Zurich for 25 years.

Jack Willett has been promoted to supervisor of automotive safety in order to establish a special unit to handle the fast growing fleet safety zone activities of Zurich in which field he has done outstanding work.

Buffington Heads U.S.F. & G. Attorney's List Unit

Capt. Edward W. Buffington, who has been released from army service, has returned to U. S. F. & G. and has been appointed assistant secretary and manager of the attorney's list department. He had been assistant manager of that department prior to entering the finance division of the army in 1942. He now succeeds William E. Moore who is retiring under the U. S. F. & G. pension plan.

Ade Gets American Casualty

Charles W. Ade & Co., class 1 agency of Chicago, has been appointed general agent in the Chicago area by American Casualty. Mr. Ade this month is celebrating the sixth anniversary of opening his office. He does a general insurance business.

Announce American, Associated Coast Changes

Charles E. Keagy has been appointed Pacific Coast manager of the bonding and burglary departments of Associated Indemnity, with headquarters in San Francisco. Charles A. Prevost continues as vice-president and his duties will include agency department matters as well as bonds and burglary.

Mr. Keagy has had wide experience in bond and burglary lines. After attending the University of Washington, he joined National Surety in 1925, later becoming associate manager in San Francisco and finally branch manager there. In 1944 he went with Seeley & Co. as manager of the bond and burglary departments.

The southern California offices in Los Angeles of American Automobile, Associated Indemnity and Associated Fire & Marine are being consolidated and will occupy the entire ninth floor of the Board of Trade building.

The consolidated branch will be under the immediate direction of Frank E. Crosby as manager. Marvin Hewett will have charge of the compensation department. E. F. Neumann, Pacific Coast supervisor of liability lines, will manage that department for the combined companies and George Maxwell the automobile department.

Don Sessions, vice-president in charge of Pacific Coast operations, will continue to make his headquarters in Los Angeles.

Libbey to Fireman's Fund

WASHINGTON—C. E. Libbey, formerly with Century Indemnity, has joined Fireman's Fund on the west coast. Between these connections he served in the army ordnance insurance section and more recently with the war shipping administration wartime insurance division, casualty section.

J. P. Kessler, who formerly handled bonds in the ordnance insurance section and more recently was production manager for Globe Indemnity at San Francisco, has finished basic training as an army private and visited friends here en route to Camp Lee, Va.

Wallin to Fireman's Fund Ind.

James Wallin, who has just been discharged from the army, has joined the underwriting department of Fireman's Fund Indemnity in Los Angeles. Before entering service he was with the General of Seattle group.

Sherman Leaves Glens Falls

NEW YORK—A. W. Sherman, manager of the bond department in New York City of Glens Falls Indemnity, has resigned. He has made no announcement as to future plans and in the meantime is taking a vacation. Mr. Sherman was bond manager in New York for the last five years and before that was with the Glens Falls companies for a number of years in various capacities. No successor has been announced.

Mahoney Shifted to Newark

Patrick J. Mahoney, who has been a special agent of Commercial Casualty and Metropolitan Casualty in Hartford, has been transferred to Newark and in addition will represent Pittsburgh Underwriters. He will work under the supervision of William Griffin, second vice-president, in northern New Jersey.

Drennan Resigns Zurich Post

John F. Drennan has resigned as field assistant of Zurich. He joined Zurich eight years ago in that capacity and has

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covered most of the home office reporting territory in general service work and in the handling of special assignments. Mr. Drennan has had over 25 years experience in the business, fire and casualty, as well as in both company and local agency work. He plans to remain in the business, but will make no immediate decision on his future course.

Klingler Succeeds Lynch

LOS ANGELES—John P. Lynch, manager for southern California of Ohio Casualty, has resigned, to enter the agency field. John Klingler, who has

been head of the underwriting department, succeeds Mr. Lynch as manager, and he will have as his assistants Hugh Gobeille and Glendon Stephenson.

Deny Va. Mine Rate Reduction

RICHMOND—Proposals for reduction in workmen's compensation coal mining rates for Virginia have been rejected by the state corporation commission. The reduction was requested as a result of the new United Mine Workers contract granting pay increases to miners, which creates a substantial increase in the total payroll.

Companies represented at the hearing were Bituminous Casualty, Coal Operators Casualty and Eureka Casualty. Upon rejection of their plan, the companies agreed to proceed together under the present plan and to make adjustments which will meet provisions of the new mine contract.

It was suggested that the present coal mine rating plan be amended so that a straight hourly wage rate for the total hours worked be used as a basis for computing payrolls and insurance rates.

Guy H. Strafer has joined Continental Casualty and Continental Assurance to take charge of the securities trading department. He has been with Harris Trust & Savings Bank, Chicago.

PERSONALS

Lew H. Webb, formerly head of Conkling, Price & Webb of Chicago, who now resides at 156 West 7th street, Claremont, Cal., where he has retired, reports that he is sufficiently recovered from his severe illness so that he can drive his own car. He would use it more except for the fact that gasoline limitation cuts down on him. Mr. Webb still keeps in close touch with the business and is much interested in his old time friends.

V. J. Skutt, vice-president of Mutual Benefit H. & A. and United Benefit Life, has been appointed general chairman of the United War & Community Fund at Omaha. He was assistant general chairman last year.

R. R. Poulton, associate manager in San Francisco of Roy Rosendahl Co., coast managers of Seaboard Surety, is recuperating at his home from an appendectomy.

DEATHS

Emmet J. Conley, 51, Milwaukee attorney associated with Maryland Casualty, and previously with Bankers Indemnity, died at Superior, Wis.

Julian E. Gittings, retired assistant secretary of U. S. F. & G., died recently at Baltimore. He was more than 70 years ago.

Cyrus C. Washburn, Pacific Coast manager of the Preferred Accident, who has three sons in the marines, has been notified that his son, Robert P. Washburn, was killed in action on Okinawa.

Mrs. Ralph Bishop, whose husband is statistician at the U. S. head office of Zurich, died a week after having given birth to her second child. She was 37 years of age. The Bishop home is at Maywood, Ill.

Parker Heads Wis. Adjusters

MILWAUKEE—Lyle Parker, Travelers, has been elected president of the Casualty Adjusters Association of Wisconsin, succeeding Stewart Farley, Ohio Casualty. Charles M. Cukr, New Amsterdam Casualty, is vice-president, and Raymond P. Watry, U. S. F. & G., secretary-treasurer. The dinner meeting was preceded by the annual outing and golf tournament.

National Auto Calls Other Company Men at Cal. Hearing

LOS ANGELES—National Automobile & Casualty, in its response to the order to show cause why its license should not be suspended, issued by Commissioner Garrison, has subpoenaed compensation claims men from practically all the important compensation writing offices in the city. While the company has not specifically so stated, it is understood these witnesses will be used to prove the company's defense that its practices have been, and are now, no different from those of the other carriers in the handling and settlement of compensation claims.

It also has subpoenaed Russell E. Kephart of the state compensation fund, and Ralph E. Mustoe, deputy commissioner, California Industrial Accident Commission, to bring records on certain claims handled by the commission and the number of claims litigated by 12 compensation carriers.

At the hearing a number of witnesses testified regarding alleged efforts to get them to accept reduced settlements on compensation claims.

Objections Overruled

All objections raised by National Automobile & Casualty were overruled by Deputy Commissioner Thomas. To the objection regarding state jurisdiction, Mr. Thomas said that despite the S. E. A. U. case, the state still has jurisdiction until Congress deems otherwise.

Frank O. Hoffman, superintendent of claims, testified that claim procedure was similar to that used by other companies. In some instances important claims were referred to President John Q. McClure and that all claims involving agency situations were referred to O. G. Moore, secretary.

Mr. Hoffman said National Automobile & Casualty had a 25% discount arrangement with its panel doctors.

Deputy Commissioner Fullenwider pointed out that in the triennial examination, Oct. 14, 1944, examiners criticized the settlement of claims and charged the practices used in making the settlement were improper.

Mr. Hoffman reported that President McClure had told him to stop the improper practices if they existed. He testified he had passed the order on to claim department heads at the home office, in San Francisco and in Houston.

In answering queries regarding company practice on reporting cases to the industrial accident commission, Mr. Hoffman said that no fixed rule existed, and that it was left to Mr. Robinson to exercise his judgment as to what ones should be reported.

William Schleipp, supervising examiner of the California insurance department, said that Mr. Hoffman had asked for the files on the criticized cases, but that it would have been unethical to give him the list, although he told him that the company was at liberty to offer objections to the report. Examination reports are not formally filed as departmental records until objections, if any, are heard, he stated.

Report on Cal. Situation

LOS ANGELES—The Casualty Insurance Association of Southern California voted to prepare a report on the competitive situation in California, similar to the ones prepared the past three years and forwarded to member companies as well as to the national casualty organizations.

President Willard D. Ball named a committee headed by Frank A. Rowley, Globe Indemnity, to prepare this report.

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Meet on Residence Burglary Changes

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example, a man leans over a bridge and loses his wallet in the water. He tries to find it but is unable to. There is no real mystery as to what happened but a claim is made and usually paid.

The question of honesty of the policyholder arises in some cases, of course, but frequently it is a matter of carelessness. Many small claims are presented under the mysterious disappearance coverage and some believe that if a deductible is imposed there will be quite a difference in the experience. If there are too many small losses of this type the insurer usually gets off the risk but it is otherwise impossible to underwrite carelessness. Burglary rates reflect the degree of the burglary hazard in various areas and where the situation is bad the underwriters can exercise selection in accepting risks. However, there is no way of telling which policyholders are going to be careless with money, jewelry, etc. and which will be careful.

Like the automobile deductible there is the possibility of abuse, the claimant merely tacking on to his claim the amount of the deductible but nevertheless some underwriters believe that it would be quite a help in improving the experience. Others however question whether there is enough of a basis for fixing rates which include a deductible feature. No statistics are available which would indicate with any exactness the difference that a deductible would make in the experience.

STUDIED AT LENGTH

The whole problem of burglary rates and coverage has been intensively studied for many months. One view is that until some basis is adopted which will get the insured to carry coverage in line with values it will be impossible to get rates up to where they should be. In analyzing claims it has been found that the companies are getting hit the hardest on jewelry and furs although there is no statistical breakdown that shows this up.

According to this view, it would be desirable to limit the "(a)" items—jewelry, silver, furs, etc.—to a nominal amount, say, \$250, and then charge, at considerable higher rates than now, for these valuable items specifically. Coverage would apply blanket on all other property, including the existing \$100 on money and \$500 on securities, war stamps, bonds, etc. There is even the possibility that if this plan were adopted the rate on general property might be reduced after sufficient experience had been obtained to warrant it.

Change Could Be Waived

Another proposal is that the present residence theft insurance rates for coverage applicable at the policyholders' homes be left undisturbed and that a flat charge per \$1,000 of outside theft insurance applicable away from the policyholders' homes be made in each territory, the amount of this charge being based on the apparent underwriting experience in the territory. At the same

time there would be a rule applicable in each territory to the effect that the prescribed charge for the first \$1,000 of outside theft insurance be waived in every case where the policyholder buys residence theft insurance applying at his home in an amount equal to or greater than some prescribed minimum amount, this minimum amount being fixed for each rate territory on the basis of the apparent underwriting experience, the amount ranging from at least \$1,250 in the best territory up to whatever might be found necessary in the worst territory, possibly \$4,000 or \$5,000.

Sponsors of this plan say that if it were adopted the insurance companies would either get more premium income from all the policyholders who now carry only \$1,000 of residence theft insurance—a class which probably accounts for more than 90% of the total—or they would cut down their outgo by eliminating the outside theft insurance feature from all \$1,000 policies.

Responsibility Law Accident Reports Give Agent Big Job

ST. PAUL—Agents who have been cashing in nicely on the new Minnesota safety responsibility law are finding that the law imposes quite an obligation on them, too. It will be pretty much up to the agents to fill out, or at least help their assured fill out, a very detailed report of accidents for the state highway department.

To simplify this task as much as possible the Insurance Federation of Minnesota is sending to every agent in the state licensed to write automobile lines a step by step outline of what is required of a motorist involved in an accident. The federation is also supplying these outlines in quantities at cost to agents who wish to give one or more to their assured.

Also, through the courtesy of the state highway department, the federation is supplying at cost the accident report blanks which must be filled out by all motorists involved in accidents.

Agents Body Gives Advice

The Minnesota Association of Insurance Agents also is advising its members to give all assistance possible in carrying out the act. "The service required of the agent will of course increase after the insurance is written to make the driver financially secure," the association says. "The responsibility of seeing that his clients properly report accidents to comply with the law will rest largely with the agent. Every licensed agent should be prepared to give assistance to his policyholders at the time of an accident."

Formula for Tent Show Cover in Effect in Conn.

HARTFORD—With a number of additional suits against the Ringling Brothers circus and the city of Hartford being filed in the last few days before the final statutory day for service of suits, unofficial estimates put the total amount of the suits above \$7 million. Awards amounting to \$1½ million have already been made against the circus.

Commissioner Allyn has worked out a formula for insurance coverage, which requires, for tent shows with attendance up to 2,500, \$300,000 to cover personal liability and \$25,000 to cover property damage. Certificates of insurance or financial responsibility are now required by the state police before permits are granted to any such show.

The new statute also requires certificates of inspection from fire marshals or some other duly constituted authority.

Some of the bigger carnivals operating in this territory are at present covered under a blanket form that runs for the whole season. Private organizations, such as fraternal societies, comply with the law by having their insurance in for just the duration of their particular carnival.

Glass Quits Ala. Department to Join Pioneer L. & C.

MONTGOMERY, ALA.—Brooks Glass, acting superintendent of insurance of Alabama since January, 1945, has resigned to become secretary of Pioneer Life & Casualty of Gadsden, Ala.

Mr. Glass entered the Alabama department as an examiner in 1939 and was deputy superintendent prior to becoming acting head of the department on the death of Frank N. Julian.

Pioneer Life & Casualty was organized as a stock company July 1, 1944 under the mutual aid or industrial insurance law of Alabama with a paid in capital of \$25,000. This qualified Pioneer L. & C. to write up to \$500 life insurance and it also writes hospital and surgical benefits on a weekly premium basis. At the time of organization the management intended as soon as it was on a firm foundation to increase its capital and qualify as an old line legal reserve company. On April 24 of this year stockholders voted to sell 25,000 shares at \$20 per share, par value \$10. This will produce \$250,000 additional capital and \$250,000 paid surplus.

John W. Burnett, who is a C.P.A., resigned as secretary July 1 due to the increase in his public accounting work. He is succeeded as secretary by Mr. Glass.

Transit Casualty, St. Louis, to Operate in California

SAN FRANCISCO—Transit Casualty, recently organized at St. Louis, has been licensed in California. Max E. Utt, Los Angeles, is general agent. It will write compensation, automobile, liability and common carrier.

Transit Casualty is a wholly owned subsidiary of St. Louis Public Service, which is controlled by National City Lines, a Massachusetts transportation holding company with home offices in Chicago. There is a strong probability it may eventually handle insurance for all street car and bus companies operated by National City but as yet there has been no official announcement to that effect. The California license looks like a definite step in that direction.

John L. Wilson, president Public Service Co., is at Los Angeles in connection with the California development.

Los Angeles Transit Lines is owned by American City Lines, which in turn is a subsidiary of National City Lines. Ed Fitzgerald, treasurer of N.C.L., is in Los Angeles this week.

"In time the uninsured is not only out of luck—but is stuck."

If you go at it hard it's easy. If you go at it easy it's hard.—Equitable Item.

The accident and health policy reference book—1945 Time Saver. \$4 from The National Underwriter.

Accident, Health, Casualty, Fidelity & Surety

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ACCIDENT AND CASUALTY INSURANCE COMPANY

of Winterthur, Switzerland

Organized 1875

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Ogden Davidson
United States Manager

Charles A. Barkie
U. S. Assistant Manager

Mid-Western Department

INSURANCE EXCHANGE • HARRISON 8080
Hugh T. Millard, Manager Harold T. Ross, Assistant Manager

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FIDELITY AND SURETY SPECIAL AGENT
Experience necessary. Good opportunity. Address C-15, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

WANTED

Experienced Casualty Claim Adjuster by Stock Company—Home Office Indianapolis. Permanent with excellent future. Our employees know of this ad. Address C-14, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

Unlicensed Insurer Wins Mo. Process Case

The St. Louis court of appeals has held that a Missourian who bought insurance by mail from an unlicensed com-

pany can't get service on that company by service of process on the Missouri insurance superintendent.

Crown Life, an assessment company of Chicago, was the insurer. The policy, known as triple indemnity family group, was on the lives of four members of a

family at Monticello, Mo. The application was mailed to Crown Life in care of a radio station at Carthage, Ill.

Louise Robson was one of those named in the policy. Upon her death Crown Life denied liability on the ground the circumstances of her death were such as to fall within the modified liability clause.

Crown Life alleged that it did not directly or indirectly issue policies, take risks, or transact business in Missouri; that it had never appointed the superintendent of insurance as its agent for accepting service of process; that it had no agent, office, or representative in Missouri; that the policy in question had been issued in Illinois, and was an Illinois contract; that no one acting for or on behalf of Crown Life had done any act in Missouri in regard to the procurement or issuance of the policy; and that in view of all such circumstances, the service of process upon the superintendent of insurance had not constituted service upon Crown Life.

As authority for his contention that service upon the superintendent was sufficient to confer jurisdiction over the defendant's person, plaintiff relies upon Section 6008, R. S. Mo. S. R. A., sec. 6008, which provides that any insurance company not incorporated or authorized under the laws of this state, which shall directly or indirectly issue policies, take risks, or transact business in this state, failing or neglecting to file a written power of attorney as prescribed in the statute relating to process against foreign insurance companies, shall be deemed to have appointed the superintendent of insurance its true and lawful attorney for service of process in any action or proceeding growing out of such business or any such policies, and process served upon the superintendent of insurance shall be valid and legal, and of the same force and effect as personal service upon the company.

Application of Law Limited

It is to be noted that the legislature, in enacting the statute, carefully limited its application to service of process in an action or proceeding growing out of a policy issued, risk taken, or business transacted "in this state," the court said. This was essential to the constitutionality of the statute, since otherwise it would have denied due process of law to the class of insurance companies affected by its provisions. In order to render a personal judgment against a foreign corporation, it is mandatory that jurisdiction over its person be acquired in a manner which constitutes due process of law; and so long as the corporation confines its operations to the state of its creation, jurisdiction to render a personal judgment against it in another state not be acquired without its consent. But if, instead of confining its operations to the state of its creation, it proceeds to do business in another state, jurisdiction over its person may then be lawfully acquired in such other state through any valid personal or substituted service for which provision is made by the law of the state, since by engaging in business in that state, it will be thereby deemed to have given its consent for jurisdiction to be obtained over it in the courts of that state in actions or proceedings which may be brought against it growing out of the business carried on therein.

It is the settled rule that where an insurance company, acting outside the state, accepts the application of a resident of the state which is sent directly to it without the intervention of any one of its agents, and thereupon issues a policy in accordance with the application, such policy is a policy of the state in which it is issued, and the company's issuance of it under such circumstances does not constitute the doing of business in the state in which the insured resides.

In view of the facts, the only conclusion is that defendant was not doing business in Missouri; and the court was therefore right in sustaining the plea in abatement upon the ground that the service of process upon the superintendent of insurance of the state was in-

effective for the purpose of subjecting defendant to the jurisdiction of the local court.

SERVICE, NOT VENUE STATUTE

Suit against a foreign insurer in Missouri must be filed in a county where the cause of action accrued or the insurer has an office or agent for the transaction of its customary business. So holding, the Kansas City court of appeals reversed the judgment of the circuit court of Linn county that had held for the assured, in McNabb et al vs. National Liberty.

The assured were residents of Sullivan county, the property was located there, the policy was delivered by an agent who lived in Adair county and National Liberty did not have an office or an agent with an office in Linn county.

The assured relied on the Missouri statute under which a foreign insurer is required to appoint the insurance superintendent as agent for service of process. However the court held that this section is a service and not a venue statute.

Phila. Hospital Insurer Converts to New Basis

American Mutual Benefit Insurance Company of Philadelphia which was incorporated April 23, has now been licensed in Pennsylvania and will write hospital insurance exclusively. It is reinsuring by assumption the entire business of American Mutual Benefit Association which had been in business since 1918 and which in 1941 began writing hospital insurance exclusively. The change was made, according to Vice-president Glenn E. Harsh to enable the organization to broaden its service, as the benefits it was possible to offer under the laws governing the old corporation were limited.

The premium income of the association for 1944 was \$206,065. The officers of the new company are the same as for the old association, they being George W. Lefferts, president; Mr. Harsh, vice-president; J. Lester McCoy, secretary; A. C. Cannon, assistant secretary, and Dr. Samuel Ellis, medical director. The offices are at 1321 Walnut street. Giving effect to the reinsurance assumption assets are \$102,205, policy reserves \$29,067, claim reserve \$12,624, surplus \$50,047.

American Mutual Benefit features premiums of 50 cents a month, 75 cents a month and \$1 a month. The application fee is \$1 for the 50 cent a month contract, \$1.50 for the 75 cent a month and \$2 for the \$1 a month.

For 50 cents a month the policy pays \$20 a week for eight weeks for hospital expenses resulting from sickness or accident in any 12 consecutive months. It pays \$20 a week for 16 weeks for hospital expenses resulting from loss of both hands, both feet or both eyes or one hand and one foot by accident. It pays up to \$20 extra for operating room, x-ray, etc., costs. After the policy has been in effect 10 months or longer it gives 10 days maternity benefits.

The 75 cent a month policy pays at the rate of \$30 a week and the \$1 a month contract at the rate of \$40 a week. For any member of the family under 16 the benefits at the rate of \$20 a week cost 35 cents a month.

Newark Agency Buys Building

Weiniger & Schleifer, general agents for Continental Casualty and Paramount Mutual Benefit, have bought the six-story building at 30-32 Clinton street, Newark, and will move their offices from 222 Market street to the street level floor of their new quarters.

Needn't Have Securities License

Attorney General Jenkins of Ohio has advised Superintendent Dressel that an insurance company organized under the laws of Ohio may sell stock issued by it without being licensed as a dealer in securities. The company must register the transaction with the superintendent of insurance and pay the regular fees.

SECURITY with SERVICE

To Agents and Policyholders Alike

FOR AGENTS . . . The Bituminous financial statement reflects the SECURITY and strength of this well-established stock company. A cooperative, square-dealing Home Office provides helpful, friendly SERVICE that is "yours for the asking."

FOR POLICYHOLDERS . . . Bituminous provides the SECURITY of sound, sufficiently liquid assets. In addition, the SERVICE of trained underwriters, claims men, competent agents and experienced Safety Engineers is always available.

In other words . . . IT PAYS TO KNOW AND USE BITUMINOUS.

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Specializing in: Workmen's Compensation, Comprehensive Liability, Public Liability, Property Damage, Comprehensive Personal Liability and Automobile Liability.

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SUBURBAN CASUALTY COMPANY PIONEER FIRE INSURANCE CO.

EDWIN F. DEICKE
President

"Suburban"
Founded
in
1925



(Our Modern Home Office Building)

"Pioneer"
Founded
in
1918

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Worthy of the Highest Confidence

Home Office—Wheaton, Ill.

Chicago Office—100 W. Monroe Street

INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Minneapolis Board, State Association Office Merger Asked

MINNEAPOLIS—The goal for which the Minnesota Association of Insurance Agents has been striving for several years—a full-time secretary—is a step nearer as the result of action taken by the Minneapolis Underwriters Association, local board here.

The Minneapolis board adopted a resolution which calls for acceptance of the new dues schedule of the state association, the merging of the offices of the state and local associations and dispensing after Sept. 1 with the services of a full-time manager of the local board.

While some opposition to the plan was voiced at the meeting, the resolution passed by a large majority. John Baxter, president; Richard A. Thompson and George Thompson, both past presidents, spoke in favor of the plan, which means a centralization of local and state activities should the state association at its annual meeting in September decide to engage a full-time executive secretary.

For several weeks a committee of the state association has been surveying the field for a suitable man for state secretary in case it is decided to hire one. George Blomgren, now manager of the Minneapolis board and a former field man with a wide acquaintance throughout the state, is among those being considered for the state position.

Report Kansas Hail Loss Ratio 100% or Higher

WICHITA—Additional hail storms, some accompanied by severe wind, during the past week in Kansas, especially severe in the vicinities of Beloit, La-Crosse and Garden City, are thought to have boosted the Kansas loss ratio for practically all hail writing offices to 100% or more. Additional adjusters have been rushed into the areas. The wheat is ready to harvest except for the northwestern corner of the state. Further rains have kept combines out of the fields in many localities, however.

MINN. WRITINGS, LOSSES HIGH

MINNEAPOLIS—Hail losses are pouring in from Minnesota, North and South Dakota but business likewise is pouring in. Claims have been numerous from scattered sections of Minnesota and South Dakota; not so many from North Dakota as yet. A July 3 storm that swept Walworth and Potter counties in South Dakota did crop damage estimated at close to \$1,000,000.

With two crucial months to go, hail men agree that anything can happen in this territory. Crops are maturing rather slowly; corn is at least a week or 10 days behind schedule.

Engle Now Peoria Manager for G. A. Mayon & Co.

Harold C. Engle has been appointed manager of the Peoria branch service office by the G. A. Mayon & Co. agency of Chicago. He also will be the agency's field representative in downstate Illinois territory.

Mr. Engle has been connected for 10 years with the Employers Mutuals group of Wausau, Wis., for the last four years as field representative at Moline, Ill. He formerly was associated with the Harris Trust & Savings Bank of Chicago.

He is a University of Kansas graduate and member of the Kansas bar. Mr.

Engle is a native of Abilene, Kan. He has had experience in fire and casualty insurance.

J. L. Ashton Makes Change

J. L. Ashton, vice-president of the well known general agency of Fish & Schulkamp, Madison, Wis., is resigning his position to take a new one Aug. 1. He is well known and highly esteemed by his associates. The firm gave a farewell dinner in honor of Mr. Ashton. He was presented with 28 silver dollars which represents the years of his service with Fish & Schulkamp, he starting in 1917 as a bookkeeper. He ascended the ladder and finally became vice-president. The employees presented him with a handsome pen and pencil set, also a leather billfold. Mr. Ashton feelingly expressed his appreciation over the fine spirit of the organization and paid tribute to the splendid work that his associates had done.

Kenosha Line to State Fund

KENOSHA, WIS.—After a lengthy session, the Kenosha county board of supervisors voted to cancel the present general form coverage, written a year ago for a five-year term and transfer the coverage to the Wisconsin state fire fund. It was also voted to engage an insurance counsellor at a salary not to exceed \$800 for a five-year term. Lester Schlax, president, and other members of the Kenosha Association of Insurance Agents, and Guy W. Ireland, America Fore, Milwaukee, member of the contact committee of the Wisconsin Fire Underwriters Association, argued for the retention of private insurance protection. The supervisors approved burglary and liability policies for Willowbrook sanatorium to be placed with local agents.

Patton Returns to Agency

Wade Patton, head of the Wade Patton & Co. agency, Hutchinson, and for many years secretary of the Kansas Association of Insurance Agents until he resigned two years ago to join the mid-western procurement district office of the army air forces at Wichita, has secured his release from the army and has returned to his agency. During his absence Reuban Miller and A. H. Lewis, the latter secretary of the Hutchinson Association of Insurance Agents, had directed the agency.

Minnesota Membership 765

MINNEAPOLIS—Membership of the Minnesota Association of Insurance Agents is now 765, which put it in seventh place among state associations. The association has been carrying on a membership drive under the chairmanship of George Parkos of New Prague.

Organize at Grand Ledge, Mich.

The Grand Ledge (Mich.) Association of Insurance Agents has been organized with Stuart W. Doty as president; Harry O. Culp, vice-president; J. Riley Oles, secretary-treasurer.

Both Mr. Culp and Mr. Oles have Lansing as well as Grand Ledge offices.

Cats Hear Baseball Stars

ST. LOUIS—Several baseball stars of the Cardinals and Browns entertained the St. Louis court of Cats Meow at a luncheon meeting.

NEWS BRIEFS

L. B. Brown, head of the Brown, Ginzell & Co. agency and secretary-treasurer of the Wichita "Town Hall," spoke at a dinner honoring Cecil B. DeMille, Hollywood producer-director, who ad-

ressed the July "Town Hall" meeting there.

Robert S. Brewer, vice-president of Wheeler, Kelly, Hagney, Wichita, has been elected a director of the Kansas Chamber of Commerce.

The Dayton (O.) Association of Insurance Agents has changed its name to Dayton Fire & Casualty Underwriters. It is planning a public relations program.

Jerome Robb, who has received a medical discharge from the army, has disposed of his interest in the Robb Insurance Agency, Sun Prairie, Wis., to Francis Leonhard.

SOUTH

Coleman & Co., San Antonio, Observes 33rd Anniversary

SAN ANTONIO—The Coleman & Co. agency of San Antonio, celebrated its 33d anniversary under the same management. F. M. Coleman pointed to the long years in which the members of the firm and employees have been associated with him and said 20 have a record of 20 years service. Mr. Coleman himself has been in the insurance business 43 years. L. B. Joyce, Sr., has been with him through 33 years; J. A. Hall, field manager, 28 years; Elmer J. Edwards, manager of the accident and health department, 28 years, and Miss Willie Baker, a solicitor, 27 years.

Mr. Hall introduced the company representatives and other guests, each of whom responded briefly. Among them were Hal White, executive vice-president; Ray E. Sturges, executive secretary; George L. Powlledge, Texas manager, and Mrs. Powlledge, and Gail Osburn, Texas representative, all of Standard Accident; Ambrose Ryder, vice-president; G. M. Howell, Texas inspector, and Mrs. Howell; Sam R. Johnson, Texas field supervisor, and Frank W. Meyers, Louisiana field supervisor, all of Great American Indemnity.

Secretary F. F. Ludolph of the San Antonio Insurance Exchange spoke briefly of the prestige that Mr. Coleman has built through service. Casualty Commissioner J. P. Gibbs told of the development of an insurance department in Texas, tracing it from its inception in 1875.

About 75 were present at the dinner.

Agency Gets 25-Year Award

The George C. Sauer & Son agency, San Antonio, completed 25 years' representation of Mercantile of the North British group, and was presented a painting by P. J. McLemore, special agent.

Fireman's Fund Fla. Change

Tom C. McDonald has resigned as Florida special agent of Fireman's Fund at Tampa, to enter the general agency business at Tampa. He is succeeded with Fireman's Fund by Tim E. Cooper, with headquarters also at Tampa.

H. T. Chinn to Local Agency

Harry T. Chinn, formerly of Employers Liability, has joined the Clifford Payne, Garrison & Co. agency at Jacksonville as manager of the casualty and surety department. For many years he was with the Lawford & Kin agency of Baltimore.

Nashville Exchange Reelects

NASHVILLE, TENN.—The Nashville Insurance Exchange has reelected Dorian Clark of England & Clark as president; R. Douglas Hall, vice-president; and Reeves Handley, secretary-treasurer. President Clark is also chair-

man of a special committee on auto premium financing which will be the No. 1 project of the exchange for the coming year. A newspaper and radio advertising campaign is planned.

Atlanta Reinsurance Office

James W. Black, recently of Atlanta, who has a general agency at Jacksonville, is maintaining an office in Atlanta for facultative reinsurance. His companies are British America and Maryland.

NEWS BRIEFS

John C. Browder has resigned as mayor of Springfield, Tenn., to devote more time to the Bell-Browder agency, which he heads.

Sam G. Browning, secretary of the southern department of Fidelity & Guaranty Fire, accompanied J. C. Pearson, Texas state agent, on a tour of Texas agencies at San Antonio, Houston, and Dallas.

A. H. Patton, Miami, Fla., local agent has acquired control of the Miami Springs State Bank. He also owns the Cedar Keys State Bank, Cedar Keys, Fla.

Gibson County Farmers Mutual of Trenton, Tenn., recently chartered, is Tennessee's first farm mutual to be organized in more than two years. Organization was effected through the county farm bureau.

The Insurance Women of San Antonio held a banquet for installation of new officers elected for the current year. Mrs. Sally Nowlin, vice-president of the Texas Federation of Insurance Women, presided, and Mrs. Ruth Fredde, Dallas, president of the federation, was chief speaker. C. Oliver Sawtelle, vice-president of San Antonio Insurance Exchange, installed Mrs. Doyle D. Rheiner as president; Miss Helen Starkey, vice-president; Miss Helen Carney, recording secretary; Miss Jessie Case, corresponding secretary, and Miss Lonnie Wosnig, treasurer.

COAST

Plan Restricted Cal. Meeting, Probably in Los Angeles

SAN FRANCISCO—The California Association of Insurance Agents will hold its annual meeting along similar lines to that of last year, when attendance was restricted. This year, however, President Neal Harris has appointed a special committee to secure a representative gathering, with every section of the state represented, but in strict compliance with the ODT rules. The date and place have not been decided but it is expected that the meeting will be held in Los Angeles.



E. E. Hayden

Approve Hayden Appointment

At the quarterly directors meeting in Oakland attended by present directors and a number of past presidents, current problems and plans for the future were discussed. The appointment of Eveleth E. Hayden as executive secretary to succeed Frank C. Colridge was approved.

The usual joint meeting with representatives of the various company organizations was held at a dinner. A pen and pencil set was presented to Mr. Colridge by William H. Menn of Los Angeles, past president, in recognition of his long service to the organization. Mr. Colridge also received a shower of

tributes from those who have worked with him.

Watch Collections, Warning of Seattle General Agency

SEATTLE—"Watch collections," is the warning to agents sounded by Stuart G. Thompson-Elwell Co., general agents. In the Pacific Northwest, the general agency points out, "the outlook is somewhat confusing due to the demands of war in the Pacific." While there have been contract cancellations, the shifting of emphasis has been to war in the Pacific and there is still full employment, with many workers moving to ship repair jobs. "A sudden termination of the war in the Pacific might well result in a serious unemployment situation, pending reconversion."

The agency says the smaller merchants, in the event of reduced retail trade, are quite likely to scan their various items of overhead with utmost care. Insurance bought in an offhand manner when activity was at its peak might well be cancelled, particularly if the premium has yet to be paid. Some insureds will leave to rehabilitate themselves in their former locations, in consequence of which unpaid premiums will be almost impossible of collection and satisfactory cancellation by registered mail will be difficult. Others may find themselves temporarily unemployed, and even though

in some instances substantial savings accounts will have been accumulated, the uncertainty of their future will prompt them to cancel unpaid insurance. "Unwarranted extensions of credit must inevitably lead to credit losses, for some will find themselves completely unable to pay."

Brough Coast Manager of Pacific National Fire

SAN FRANCISCO—C. A. Brough, for the past year production manager for Swett & Crawford in San Francisco, has been appointed manager of the Pacific Coast department of Pacific National Fire. He succeeds Roy O. Elmore, who recently resigned to enter the local agency business in Los Angeles, and will have supervision over the 11 western states.

Mr. Brough started in the business in New England and in 1926 joined Phoenix of Hartford, traveling several eastern states. In 1940 he came to San Francisco as superintendent of agencies in its Pacific department.

Auto Finance Parley at Spokane

SPOKANE, WASH.—Plans for utilizing the agent-bank auto finance plan of the Washington Association of Insurance Agents were discussed at a luncheon meeting of the Spokane Insurance Association. L. M. Arbon, chair-

man of the Spokane committee, said orders for advertising material in connection with the program are being received and will be placed soon.

There was some discussion regarding inquiries for war damage insurance, interest in the coverage having been revived by release of the news that bomb-bearing Japanese balloons have been discovered on various parts of the Pacific Coast. Sympathy was extended to John T. Breckon, assistant director of the B.D.O. at San Francisco, on the death of Mrs. Breckon. He was a field man here of the Springfield group before joining the B.D.O.

Legion Post Nominates

SAN FRANCISCO—Earle Wright, adjuster, has been nominated for commander of Insurance Post 404, American Legion. The election is July 19. Charles G. Landresse, branch secretary of London Assurance, is nominated for first vice-commander; S. C. Arndt of Finn, Smith & Medcraft, second vice-commander; Ed. Zimmerman, National Automobile Theft, finance officer; Frank Mack, Boston, sergeant-at-arms; Ernest W. Swingley, Columbia Casualty, chaplain; Roy Manion, adjuster, judge advocate; William A. White, attorney, service officer; Hugh Higginbotham, state fund, historian.

Brokers Exchange Nominations

SAN FRANCISCO—Brace Carter, Edwin Imhaus and H. S. Henderson have been nominated for members of the board of governors of the Insurance

Brokers Exchange of California and Benjamin Breit and Everett Merriman for places on the arbitration committee. The election will be July 11. It is expected further changes in the exchange setup will be approved, due to its expansion into a state-wide organization.

Veterans Return to F.C.A.B.

A. E. Hearn and W. H. Daily have returned to the Fire Companies Adjustment Bureau after military service and will resume their former positions. Mr. Hearn returns as manager at Chico, Cal., and Mr. Daily as manager at Salinas, Cal.

Harris Joins Brokerage Firm

E. E. Harris, who recently resigned as special agent in Los Angeles of National of Hartford, has been named vice-president of Conway-Pinnell Co., brokerage firm, Huntington Park, Cal., effective Sept. 1.

Gelvin with Fireman's Fund

Floyd Gelvin, formerly special agent for Seeley & Co., has joined the southern California office of Fireman's Fund in Los Angeles in the underwriting department.

Wash. Past Presidents to Meet

Past presidents of the Washington Association of Insurance Agents will hold their traditional get-together at the time of the state association meeting in Seattle August 21. H. E. Briggs, Seattle, one of the past presidents, is in charge of arrangements.

MARINE INSURANCE NEWS

Counsel Shippers to Retain War Risk Cover

NEW YORK — Marine companies warn against a false sense of security on the part of shippers who may feel that now the war in Europe is over, there is no longer any need to carry war risk insurance at least in areas outside the Pacific. There is a very vital need for this coverage and it will exist for some time to come.

The fact that hostilities have officially ceased on the European front does not mean there is no longer any danger from war perils. There is a very real hazard in floating mines. A ship which came into New York harbor on July 4 loaded with returning soldiers reported seeing six such mines. They were, of course, destroyed.

Figures compiled by the French Register of Shipping after the last war showed that 121 ships were sunk by mines from 1919 to 1922. There were 263 ships missing in the same period and it can be assumed that a certain percentage of these were due mainly to mines. No figures are available as yet on such losses in this war, but it is understood there have been some since V-E Day and marine men are under no illusion that there will not be many more.

The war risk policy issued in the American market specifically includes "floating or stationary mines and stray or derelict torpedoes." There are certain definite factors to keep in mind when considering possible loss from this cause. First, the laying of mines in this war has been far more extensive than in the former war through the use of airplanes and the fact that action has taken place over a much wider area. Second, while the possibility of removing the mines as well as protection against them has increased since the last war, the technical construction of the mines has been improved as well as their durability.

Another inclusion in the war risk policy which should not be overlooked is

protection against damage or loss caused by civil insurrection or revolution. Certain parts of Europe are seething with unrest at the present time and marine men do not underestimate the possibilities of losses as a result of such action.

Some people might be misled by the recent action of American underwriters in removing the clause relating to strandings and collisions due to war-time conditions from the war risk policy and including it in the marine coverage. This was done in order to bring the F. C. & S. clause more in line with the British definition. Such accidents have always been "borderline cases" and it is felt that they rightfully belong in the marine policy.

War risk rates are low today. The rate to Russia is only 3/8% where once it was 8%. A more pertinent example is the rate to India which is probably the most dangerous route outside of the immediate area involved in the Japanese war. That rate was \$30 during the height of hostilities and now it is only 75c per \$100.

These low rates present a problem to the marine companies. During the first war the companies were able to set up reserves out of the war risk insurance which allowed compensation of after-war claims caused by mines. In the present war the government wrote practically all war risk insurance for a time and has only recently completely withdrawn from the field. The companies will have to bear the brunt of the losses that come and they are fully capable of doing so, but shippers are counseled not to drop their war risk coverage.

Jewelers Block Insurer Winner in Excess Issue

The jewelers block insurer won a decision from the U. S. circuit court of appeals over the specific insurer in the case of Marshall vs. World F. & M.

Marshall delivered a \$25,000 ring to Flato, a Los Angeles jeweler, to be sold while in his possession as bailee, the

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Flato store was robbed and the ring was stolen. Flato had a jeweler's block policy in World F. & M. that had been issued and delivered in New York.

Excess Provision Involved

The jeweler's block policy had an excess insurance provision. Marshall had a policy with another company specifically insuring the ring in the amount of \$20,000. The latter company denied liability but loaned Marshall \$20,000 on the insured's agreement to sue any person or persons she considered liable for the loss of the ring.

The court of appeals upheld the trial court in entering judgment for Marshall in the amount of \$5,000 which was the amount by which the loss exceeded the limits of the \$20,000 specific insurance.

Albert E. Hensley of Los Angeles was attorney for Marshall and Spray Davis & Gould represented World F. & M.

Henry Cleveland Manager for Atlantic Mutual

Atlantic Mutual has appointed Arthur W. Henry, Jr., as branch manager at Cleveland. He is a graduate of Armour Institute of Technology's fire protection course. Following a period with the Ohio Inspection Bureau he was engaged in company special agency and engineering work, traveling in the middle-western states. For the last three years he has been connected with Phoenix of Hartford in the Ohio field.

Mr. Henry succeeds Joseph H. Smiley, who is being transferred to the home office where he will assume increased responsibility in the company's fire insurance division.

Analyze N. Y. Marine Filings

NEW YORK—Indications are that independent filings of inland marine rates on class rated risks by non-member companies of the I. M. I. B. do not differ greatly from the bureau manual. Most of the companies did not file rates for furriers' customers and garment contractors rates because they feel that every case must be handled and rated individually. Experience has been so bad on these two lines that they cannot be subjected to general classification. It is a little early to get any definite information on the filings because while the department has acknowledged them, there may have to be revisions when the examiners have had time to study the independent filings.

Name Wash. Code Committee

SEATTLE—The Board of Marine Underwriters of Seattle has decided to appoint a legislative committee of five

to make suggestions and recommendations to Commissioner Sullivan in connection with the proposed revision of the insurance code. President J. E. Moore will name the committee.

J. F. Rhatigan Back with C. & R.

James F. Rhatigan has been discharged from the army after serving for more than two years and is returning to his old position with the inland marine department of Corroon & Reynolds in New York.

R. W. Gillespie Returns from Army

R. W. Gillespie, who was in charge of inland marine in the New York metropolitan department of Fidelity & Guaranty Fire before entering the service, has received his discharge from the army and is back at work in his old position.

Preston with Employers in S. F.

William Preston has been appointed on the inland marine staff of the Employers group in San Francisco. He was formerly with Boston and Old Colony there and before that with Cravens, Dargan & Co., in Houston.

Vickers with Employers

William Vickers has resigned from National Surety Marine to join the inland marine department of Employers at Boston.

MOTOR

Carrier Collides with Auto

An Australian motorist has collected insurance for damages suffered when his automobile was hit by an American aircraft carrier, the Melbourne radio reported.

The motorist, Keith Waters of Sydney, parked his car on a wharf beside the carrier. Tides were unusually high. While Waters was dining aboard another vessel nearby, the tide fell. Part of the American carrier projecting over the end of the wharf descended upon Waters' car and squashed it flat.

Pacific Auto Club Elects

N. H. Roberts, automobile manager in the Pacific department of St. Paul F. & M., has been elected president of the Automobile Insurance Club of the Pacific. New vice-president is E. H. McCaughan, Aetna Casualty. R. P. Wilkins, Fireman's Fund, has been elected secretary-treasurer.

CANADIAN

Announce Canadian Inland Underwriters Committees

TORONTO—W. E. McLean, acting secretary of the new Canadian Inland Underwriters Conference, announced the following committees: Rates and forms, H. W. Bell, Royal-Liverpool; W. E. A. Coulter, Continental; C. W. Gale, Aetna, L. J. Oldfin, General Accident, and John Ratchford, Canadian General. Acquisition costs, H. L. Kearns, Shaw & Begg; N. G. Bethune, Home, who is also chairman of the executive committee; A. Campbell, North British, and J. V. Owens, Guardian. Office management, Mr. Bethune, Mr. Kearns, J. C. Stuart, Dominion of Canada General, and Mr. Bell.

Representing the insurance agents are J. E. Proctor, chairman Canadian Federation of Insurance Agents; F. D. Bliss, Hamilton, president of the Ontario Insurance Agents' Association; Rae Blight and A. J. Mylrea, Toronto, and Messrs. Depatie and Hanson of Montreal.

It is estimated that the new confer-

ence represents 85% of insurance men in Ontario and Quebec.

Rose Is New B. C. President

New president of the British Columbia Underwriters Association is J. E. Rose, London & Lancashire; vice-president and chairman of the automobile department, A. E. Bibbs, North British; vice-president and chairman casualty department, R. B. Spears, General Accident; vice-president and chairman fire department, John Henderson, Commercial Union.

Belleville Agents Elect

Carl D. Crosby has been elected president of the Belleville (Ont.) Fire & Casualty Insurance Agents Association. Vice-president is W. L. McDougall and secretary-treasurer C. W. Burr.

D. Norman Weir, for many years in charge of the Montreal city fire underwriting department of Caledonian, has retired after a lifetime of service with that company. He began his insurance career 43 years ago.

No. America Offers Wave Damage Cover

(CONTINUED FROM PAGE 1)

sure that you will recognize the necessity for the strict and underwriting rules in connection with it."

The extension in coverage is accomplished by insertion of the words, "wave or overflow of tidal water" in the regular extended coverage endorsement. This changes the phraseology to read, "the policy is extended to insure direct loss by windstorm, wave or overflow of tidal water, hail, explosion, riot and civil commotion."

North America's program in New Jersey excludes coverage of property detached from the described buildings, wharves, piers, bulkheads, retaining walls, breakwaters, boardwalks and the contents of such structures. The rules provide for an application, limit the insurance to dwellings of not more than four families, apply the coverage to all items of the fire policy and require insurance in the same amount as those items, provide for cancellation of the

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extended coverage by the insured at short rate although the insurance shall have been in force not less than eight months, and provide for cancellation by the insurer pro rata. The extended coverage form for this purpose is designated as 1W.

Base Rate Is \$2.25

The base rate of \$2.25 for \$100 per year can be reduced by certain warranties. These are: If the dwelling does not extend in whole or in part over tidal water at mean high tide there is a credit of \$1; if the dwellings are without cellar or basement, there is a 25

cents credit, and dwellings entirely supported on driven wood, concrete or steel piles earn a credit of 25 cents. It is provided that the second and third warranties may be used only if the first warranty also applies. Credits are accumulative, so that rates would vary, depending on conditions, from 75 cents to \$2.25.

The other companies are expected to go back into the subject of offering wave damage coverage, now that North America has taken the step. A committee of the Eastern Tornado Conference had developed a form of endorsement to the windstorm coverage and had set up rates, but the move to place it in effect was tabled after opposition developed on the part of some executives. The feeling of the latter was that because of the potential catastrophe loss, the subject should have further study.

Avoid Maintenance Claims

The form of coverage developed by the Eastern Tornado Conference would, it is surmised, be added to the extended coverage endorsement as well as to the windstorm endorsement so that the protection would be used in coastal areas where there was a demand for it. There would be a \$100 deductible to avoid maintenance claims, particularly important on seashore residential properties because of the cost of making adjustments. Most of such properties are located at points distant from transportation. The rate was around 1% and would have covered both residential and business properties, with an extra charge of 50 cents per \$100 for properties with basements, the theory being that high waters or waves would damage property in basements and the basement structure first of all.

The offering of coverage by a major company, as in the case of North America, will produce requests from agents of other companies to make the coverage available, observers point out, and it is unlikely that the companies would turn down such requests very long. Officials do not believe the step was taken by North America to place itself in a favored competitive position so much as that North America simply was ready to offer a coverage for which there has been some demand since the 1938 hurricane. Introduction of the protection in New Jersey seems natural in view of the criticism voiced by Governor Edge after the 1944 storm. After he studied the extended coverage endorsement the governor did not blame the companies for not paying losses or that portion of losses caused by waves and water but strongly urged that such protection be made available to assured who wanted it. Both the 1938 and 1944 storms created problems of public relations because of the misapprehension by assured that the extended coverage endorsement or windstorm insurance protected them or because of the difficulty of separating the wind from the water damage.

Leon A. Watson, general manager Schedule Rating Office of New Jersey, has issued a statement that the governing committee of the Fire Insurance Rating Organization of New Jersey voted not to assume jurisdiction over wave damage insurance until complete study and research had been made from a countrywide standpoint. This action, the announcement states, makes it possible for any company individually to submit to the insurance department for its approval its own form of wave damage endorsement or policy. Mr. Watson's declaration to make a filing on behalf of North America on June 30, enabled the company to submit its own form and secure the insurance department's approval.

LITIGATION IN NEW JERSEY

A case involving the question of whether loss to a seashore cottage in the hurricane last fall was due to wind or water damage was litigated at Mt. Holly, N. J., the other day. Circuit Judge Eastwood gave a decision finding that there was \$800 damage due exclusively to the action of the wind. The

suit was brought by Mr. and Mrs. James M. Davis of Mt. Holly and First National Bank of Barnegat against Commercial Union Fire of New York. They sought to recover \$5,400 on their summer home at Beach Haven. The Davises contended that the building was destroyed by the hurricane while Commercial Union contended that it was destroyed by the water from the ocean.

The Davis case was looked upon as something of a test and many other property owners would have brought similar suits had the Davises won a decision. Mr. Davis will apply for a retrial.

Central Mutual Assessment Suits in Mo. Jam Court Vaults; Papers 58 Ft. High

The decision of the receiver of Central Mutual of Chicago to bring actions for collection of assessment against Missouri policyholders at one stroke in a class suit has resulted in cramming the vaults of the Jackson county circuit court at Kansas City. A stack of legal papers about 58 feet high was delivered to the court by truck for service on 630 defendants. Each petition is an inch thick.

Under the new civil court procedure copies of the 270 page petition along with other legal documents must be filed on each defendant. Under the old code it would have been necessary merely to serve the first defendant with a writ and a copy of the petition and the other defendants would have been served only with writs of summons. According to daily newspaper accounts the job facing the court is the "most difficult and burdensome" method of obtaining service ever attempted.

The receiver sent out demands to Missouri policyholders calling for payments of assessments of more than \$100,000 but received no response. Until this time suits had been filed in piece meal fashion but the receiver decided to try to clean up the Missouri situation and bring a class suit. The suits were filed at Kansas City by Dean Wood of the law firm of Howell, Jacobs & Howell.

Coast Contractor Fails; Big Bonds on U. S. Contracts

LOS ANGELES—Shanahan Bros. Inc., one of the largest contracting firms holding contracts with the U. S. government, has failed with liabilities that may approximate \$1,000,000. Maryland Casualty originated the bonds on the latest contract with five other companies participating in reinsurance, including U. S. F. & G., Royal Indemnity, Fireman's Fund Indemnity, Standard Accident and Glens Falls Indemnity. Ten government contracts are involved. It is reported Maryland retained 60% of the coverage.

A creditors meeting here showed 196 creditors. It is reported here that Maryland Casualty has filed a stop payment request with the Treasury Department on all warrants to Shannahan Bros.

Mayflower Agency Rally

COLUMBUS—The Mayflower Mutual held its first annual agency meeting in Columbus Tuesday. Former Gov. John W. Bricker, the president, delivered the address of welcome. Other speakers were E. C. Cook, vice-president; Walter E. Roudebush, assistant treasurer and comptroller, and John G. Case, Jr., secretary. About 90 attended. A buffet supper was served at the country home of John W. Galbreath, a director.

Indemnity's 25 Year Group

Because this year will mark the 25th anniversary of Indemnity of North America, 14 employees, who have been with the company since it was founded, will be eligible for membership in North America's Quarter-Century Club. This

will be the first time that an Indemnity employee has joined the organization.

Among the new members in the club will be Frank A. Eger, secretary; Edward S. Buckley, 3rd, assistant treasurer; W. Edgar Kipp, E. W. Miller and H. W. Childs, assistant secretaries; Dion W. Taylor, Boston manager; Gaston I. Sweitzer, Dorothy C. Allen, Sunie E. Weigand, Hugo Henn, Elizabeth McCarthy, Anne P. Farrell, Clarence A. Green and James A. Roe, manager of the uptown New York office.

Raine Home Indemnity's Manager in Atlanta

Joseph S. Raine has joined Home Indemnity as manager of the new service office at Atlanta, which will serve the southeastern states. Mr. Raine has spent his entire insurance career in the south. He joined American Surety in 1926 and recently has been special agent of that company in Georgia. He is son of J. S. Raine, Sr., many years secretary of the Southeastern Underwriters Association, who died about 10 years ago.

Mich. Ruling on Minimum Capital

LANSING, MICH.—The attorney general has advised Commissioner Forbes that a casualty company organized in 1917 must have a minimum capital of \$350,000 to write both a general casualty and fidelity and surety business.

The law existing when the company was formed governs the capital requirement, the ruling holds, pointing out that companies now organized to write the combined lines must have \$450,000 capital. The commissioner had asked whether it would be legal to write both lines with a paid-in capital of \$250,000.

Employers Men Graduate

The first members of the Employers' group school for payroll auditors and school for engineers since the group's educational program was recently enlarged were awarded diplomas at graduation exercises in Boston. Edward C. Stone, executive head of the group, presented the diplomas and spoke to the assemblage.

Mr. Stone emphasized the need for maintaining good public relations, stressing that insurance people, who are "charged with a public interest" must ever keep in mind the high, unselfish motives of the business and then must do a good job in carrying out those motives in order to give the public the best service possible and freedom from worry over financial loss.

Warner C. Danforth, superintendent of the education department, introduced those who participated in the exercises. LeRoy A. Davison, superintendent of the payroll audit department, talked briefly to the payroll audit group, while Edward M. Griffin, acting assistant superintendent of the engineering department, spoke to the engineers on behalf of Harold L. Jones, acting superintendent, who was unable to be present.

Lt. Rodman W. Bates, claim examiner in the Newark office of Hartford Accident before he entered service, was killed in action over Germany. He was a pilot on a Marauder.

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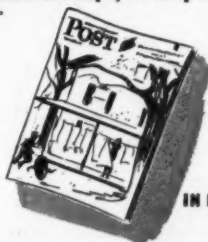
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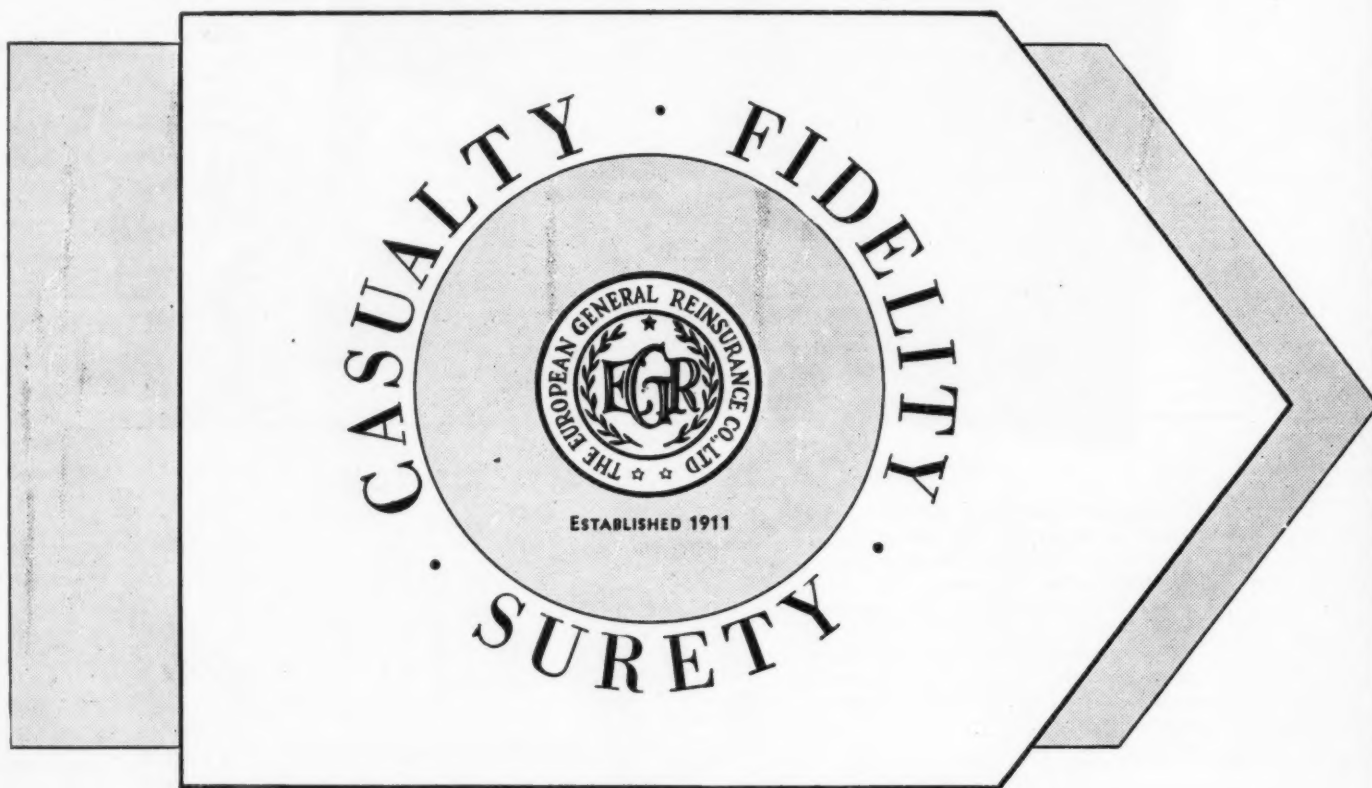
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